Health Canada Santé Canada

2001

Seniors Guide to Federal Programs and Services

Canada

Our mission is to help the people of Canada
maintain and improve their health

Health Canada

Additional copies of this publication are available from:

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This publication is on the Division's Internet site from which it can be downloaded: **www.hc-sc.gc.ca/seniors-aines**. It can also be made available in larger print, on computer diskette, on audiocassette or in Braille on request.

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Message from the Minister of Health

Seniors play an important role in Canadian families and communities. It is a role that is best assumed and enjoyed when seniors experience good health. As access to information is vital to health in many areas of life, this ***Seniors Guide to Federal Programs and Services*** has been designed to present clear, accurate, up-to-date information on the federal programs and services in the areas most critical to seniors' well-being.

The Guide includes information on disease prevention, nutrition and safety; consumer products and legal matters; housing and transportation; employment and pensions; travel and recreation opportunities; volunteer and cultural activities – all areas in which the federal government carries out work for and on behalf of Canadian seniors.

As federal Minister of Health responsible for seniors, I extend my best wishes to those who will be using this eighth edition of the ***Seniors Guide to Federal Programs and Services***. I am confident that it will serve to improve access to opportunities and further enhance the quality of life of all Canadian seniors.

Allan Rock
Minister of Health

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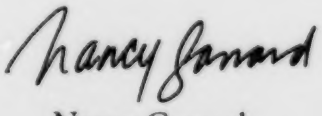
Introduction

In Canada, governing is shared by the federal and provincial/territorial governments according to the terms of the Canadian Constitution. In order to obtain information on a government program or service, you therefore need to know if that program or service is the responsibility of the federal government or of the province or territory where you live.

In this *Seniors Guide to Federal Programs and Services*, you will find information on the work that the federal government carries out on behalf of and for seniors. For information on services and programs outside federal jurisdiction, you will need to contact your provincial or territorial elected representative or the appropriate provincial/territorial or municipal office. **For your convenience, the index at the back of this publication directs you to the appropriate page of this book or to the correct jurisdiction.** The Reference Section also includes a list of provincial and territorial agencies responsible for seniors and a list of the major seniors' organizations across Canada.

We hope this publication will enable seniors and those who work with them to obtain valuable information and easier access to the programs and services offered to Canadian seniors by the Government of Canada.



Nancy Garrard
Director
Division of Aging and Seniors
Health Canada

Aging and Seniors

The proportion of seniors in the Canadian population is rapidly increasing. Research and planning are being carried out in many federal departments to better understand the needs of Canadian seniors and to ensure that programs and services respond to Canada's demographic aging.

Division of Aging and Seniors

The *Division of Aging and Seniors* at **Health Canada** works to make sure knowledge and expertise are shared to help seniors stay healthy. It acts as a central point for information at the federal government level. It also works toward facilitating our society's adaptation to the aging of the Canadian population by collaborating with partners – other federal departments, provinces, territories as well as research and seniors' organizations.

Some of the Division's activities:

- creation and participation in research and health promotion activities in the field of seniors' health;
- federal coordination of policies and programs pertaining to aging and seniors issues;
- working and consultating with partners at all levels;
- liaison with seniors' organizations;
- production and dissemination of information for seniors and about seniors health;
- promotion and evalutation of healthy aging interventions; and
- providing research and operational support to the National Advisory Council on Aging (see separate listing).

The development and delivery of innovative programs and products to enhance the health of Canadian seniors is one of the Division's primary objectives. In 2001, the Division launched a series of new products dedicated to serving that purpose. The *Dare to Age Well!* CD is part of that series; it contains 55 publications from Health Canada, in particular from the Division, and others resulting from Federal/Provincial/Territorial collaboration, as well as over 100 Health Canada photographs which depict Canadian seniors who dare to age well. The CD is available to Canadian seniors' organizations; its

content may be freely used for health promotion purposes.

The Division publishes this *Seniors Guide to Federal Programs and Services.* Other publications include a home safety guide for seniors and info-sheets on the prevention and treatment of age-related diseases. These and other Division publications are listed in the Division's catalogue of publications and are available on the Division website.

For more information or to get a catalogue or publications, please write or call:

Division of Aging and Seniors
Health Canada
Address locator 1908A1
Ottawa ON K1A 1B4

Telephone: (613) 952-7606
Fax: (613) 957-9938
E-mail: seniors@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca/seniors-aines

National Advisory Council on Aging

The National Advisory Council on Aging (NACA) is a group of citizens set up to help and advise the Minister of Health on issues of aging and the quality of life of seniors. The Council has 18 members, at most, from all parts of Canada. The members, who are appointed for two or three-year terms, have a variety of experiences, concerns and abilities.

More specifically, the Council:

- looks at particular needs and problems of seniors in Canada and suggests remedial action;
- stays in contact with national, provincial and local associations, institutions, and groups involved with seniors;
- stimulates public discussion on seniors issues; and
- publishes reports and distributes information on aging.

The Council's publications include: the *Position Papers*, with NACA's opinions or recommendations on current needs, concerns and issues; *Expression*, a quarterly bulletin on issues of general interest to Canadian seniors; and *Writings in Gerontology*, an in-depth look at specific issues. NACA's "*1999 and Beyond: Challenges of an Aging Canadian Population*" analyzes the demographic trends and suggests action to ensure that Canada will respond quickly and responsibly to the aging of its population.

NACA also regularly produces a *Report Card* on seniors issues.

NACA values your input. For more information, or to ask for publications, the catalogue, or to make your views known, please write or call:

National Advisory Council on Aging
Address locator 1908A1
Ottawa ON K1A 1B4

Telephone: (613) 957-1968
Fax: (613) 957-9938
E-mail: seniors@hc-sc.gc.ca
Internet: www.naca.ca

Health

The delivery of health services at the local level is the responsibility of Canadian provinces and territories. At the federal level, Health Canada works to ensure that Canadians have equal access to health care services across the country and carries out research, monitoring and health promotion work in a vast number of sectors related to public health and safety in Canada.

Canada Health Act

The *Canada Health Act* (CHA), passed by Parliament in 1984, is the cornerstone of the Canadian health care system. The CHA aims to ensure that all residents of Canada have access to necessary hospital and doctor services without direct charges. It sets criteria and conditions that the provinces and territories have to meet to qualify for their full share of the federal money for health care services. The CHA criteria are:

- *Universality:* all eligible residents of the province must be able to get public health insurance coverage.
- *Accessibility:* ensures that eligible residents have reasonable access to insured services without charge.
- *Comprehensiveness:* makes sure medically necessary services provided by hospitals and doctors are insured.
- *Public Administration:* requires that the administration of the health insurance plan of a province be carried out on a non-profit basis by a public authority.

- *Portability:* residents are covered when they move or travel within Canada or outside the country (coverage outside Canada is based on the coverage in his or her own province).

The Minister of Finance decides on the amount of federal transfers to the provinces' health care programs. However, it is the Minister of Health who determines the amounts of withholdings, including those for extra billing and user charges. On behalf of the Minister, the *Canada Health Act Division* of **Health Canada** makes sure that the provinces and territories meet the criteria and conditions of the Act.

For more information:

Canada Health Act Division
Health Canada
Address locator 0908C1
Ottawa ON K1A 1B4

E-mail: medicare_hc@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca/medicare/home.htm

Fitness/Active Living

Health Canada's *Fitness/Active Living Unit* encourages, promotes and develops active living in Canada to improve the fitness, health, well-being and quality of life of all Canadians. The Unit supports national organizations and specific projects designed to help seniors become more physically active.

Older adults who are physically active enjoy a greater sense of wellness, independence and control over their lives. To encourage physical activity in seniors, Health Canada has published *Canada's Physical Activity Guide to Healthy Active Living for Older Adults* and its companion handbook. To receive a free copy, call toll free 1-888-334-9769. To obtain more information:

Fitness/Active Living Unit
Health Canada
Address locator 1907C1
Ottawa ON K1A 1B4

Telephone: (613) 941-3565
Fax: (613) 941-6666
Internet: Fitness/Active Living Unit website: www.hc-sc.gc.ca/hppb/fitness
Canada's Physical Activity Guide website: www.paguide.com

Nutrition

Health Canada's *Office of Nutrition Policy and Promotion* publishes *Canada's Food Guide to Healthy Eating* and other documents that help Canadians make healthy food choices. For more information on healthy eating or to obtain a copy of the Food Guide, please contact your local public health unit. For further information:

Office of Nutrition Policy and Promotion
Health Canada

Telephone: (613) 957-8329
Fax: (613) 941-2432
E-mail: Murielle_Weiler@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca/nutrition

Chronic Disease Prevention and Control

Health Canada's *Centre for Chronic Disease Prevention and Control* works to reduce the burden of chronic disease in Canada. The Centre is composed of the Cancer Division, the Disease Intervention Division, Surveillance and Risk Assessment Division and the Diabetes Division. Because so many chronic diseases are strongly associated with aging, all these divisions conduct work that is relevant to seniors.

The Centre's core functions are: disease and risk factor surveillance; targeted risk assessment; program development and implementation; and coordination and facilitation of disease prevention and control efforts across the country. The Centre works in collaboration with provinces/territories, government departments and professional and voluntary organizations to achieve these goals. For information:

Centre for Chronic Disease Prevention and Control
Health Canada
Address locator 1915B1
Ottawa ON K1A 1B4

Telephone: (613) 954-8629
Fax: (613) 954-8631
Internet: www.hc-sc.gc.ca/hph/lcdc/new_e.html

Home Care and Pharmaceuticals

Health Canada's *Home Care and Pharmaceuticals Division* works closely with provincial and territorial governments, other federal departments, national organizations and others to identify and disseminate information on best practices in health care, and to provide policy advice and options in the areas of: home and long-term care, primary health care, pharmaceuticals, waiting lists for diagnostic and treatment services, and the integration of services. For more information:

Home Care and Pharmaceuticals Division
Health Canada
Address locator 0910D
Ottawa ON K1A 0K9

Telephone: (613) 954-1930
Fax: (613) 941-5258
E-mail: barbara_ouellet@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca

Rural Health

Almost 9 million Canadians (about 30% of Canada's population (live in rural and remote areas of the country. Rural realities and health needs differ from those of urban areas (distances, access to services, aging population, environmental situations, etc.) **Health Canada**'s *Office of Rural Health* was established to ensure that the views and concerns of rural Canadians are better reflected in departmental programs and policies as well as national health policy and health system renewal strategies. For more information:

Office of Rural Health
Health Canada
Address locator 1915C-2
Ottawa ON K1A 1B4

Telephone: (613) 946-5100
Fax: (613) 946-5686

Women's Health

The *Women's Health Bureau* at **Health Canada** provides information on the ways that gender influences health. It analyzes and assesses how health policies, programs and practices affect women's health; ensures that Health Canada gives appropriate attention to women's health concerns and keeps in contact with major health and women's organizations.

The Bureau supports five Centres of Excellence for Women's Health and the Canadian Women's Health Network (see next listing). For more information:

Women's Health Bureau
Health Canada
Address locator 1903C
Ottawa ON K1A 0K9

Telephone: (613) 952-0765
Fax: (613) 952-3496
E-mail: women_femmes@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca/women

The *Canadian Women's Health Network* (CWHN) is a valuable Internet resource coordinated by **Health Canada**'s Women's Health Bureau. This network shares research findings and other information on women's health. It offers women valuable online resources, whether they're looking for information on illness, prevention, chronic pain, disabilities, or other health topics. For more information:

The Canadian Women's Health Network
Suite 203, 419 Graham Avenue
Winnipeg MB R3C 0M3

Telephone: 1-888-818-9172 (toll free)
(204) 942-5500 (Winnipeg area)
TTY: 1-866-674-6367 (toll free)
Fax: (204) 989-2355
E-mail: cwhn@cwhn.ca
Internet: www.cwhn.ca

First Nations Health

Health Canada's *First Nations and Inuit Health Branch* provides community-based health programs and services to First Nations and Innu on reserves and within Inuit communities. Many of the community health services funded by the Branch are delivered locally by First Nations and Inuit organizations. Hospital and physician services are available on the same basis as to other residents of the province or territory, by using the health card.

The *Non-Insured Health Benefits program* provides a range of other medically necessary goods and services not available through other private or provincial/territorial programs. Health benefits include drugs, dental care, vision care, medical equipment and supplies, and medical transportation to eligible registered Indian, recognized Inuit and Innu peoples.

The Branch is also active in the areas of family health, substance abuse prevention and treatment, disease prevention and control, environmental health research and health information. For more information:

First Nations and Inuit Health Branch
Health Canada
Address locator 1921C
Ottawa ON K1A 0K9

Telephone: (613) 957-8572
Fax: (613) 954-2445
Internet: www.hc-sc.gc.ca/msb

The **Department of Indian Affairs and Northern Development** (DIAND) provides funds for adult care services on reserves to assist First Nations people with limitations in their ability to function (because of age, health problems or disability) to help them to maintain their independence, to maximize their level of functioning, and to live in conditions of health and safety. There are three components to the *Adult Care program*: in-home care, which provides homemaker services; foster care, which provides supervision and care in a family setting; and institutional care in Types I and II institutions. Type I is residential care for individuals requiring only limited supervision and assistance with daily living activities for short periods of time each day, and Type II is extended care for individuals requiring some personal care on a 24-hour basis, under medical and nursing supervision. Individuals requiring more extensive levels of medical care are served by the health authorities.

You can get more information about adult care services directly from DIAND regional offices and First Nations communities, or you can write or call:

Social Services and Justice Directorate
Socio-economic Policy and Programs
Department of Indian Affairs and Northern Development
Ottawa ON K1A 0H4

Telephone: (819) 953-9985
Fax: (819) 953-3734
E-mail: Lyonsj@inac.gc.ca
Internet: www.inac.gc.ca

Health Canada's *Aboriginal Diabetes Initiative* aims to provide culturally appropriate prevention, education, care, treatment and lifestyle supports, in an effort to decrease the incidence of the illness and the severity of its complications in First Nations and Inuit communities. The Initiative also seeks to provide diabetes prevention and health promotion programs to Aboriginal people living outside their traditional communities.

Diabetes, which was practically unknown among Aboriginal peoples before 1945, is now widely prevalent. Also, it tends to occur at a younger age than with other Canadians. Diabetes has become one of the leading causes of illness and disability in First Nations. It is a serious problem among elders.

For more information:

Aboriginal Diabetes Initiative
Health Canada
Postal locator 1920A
Ottawa ON K1A 0L3

Telephone: (613) 941-4024
Fax: (613) 954-8107
E-mail: maureen_thompson@hc-sc.gc.ca
Internet: www.hc-sc.gc.ca/msb/fnihp/diabetes

Canadian Institutes for Health Research

The goal of the **Canadian Institutes for Health Research** (CIHR) is to excel, according to internationally accepted standards of scientific excellence, in the creation of new knowledge and its translation into improved health for Canadians, more effective health services and products, and a strengthened health system.

The CIHR concept is an innovative one – a multi-disciplinary approach organized through a framework of 13 "virtual" institutes, each dedicated to a specific area of focus, linking and supporting researchers who approach health challenges from different disciplinary perspectives, drawing on the combined strengths of these approaches.

Within the CIHR, the *Institute of Healthy Aging* supports research to promote healthy aging and to address causes, prevention, screening, diagnosis, treatment, support systems, and palliation for a wide range of conditions associated with aging. For more information:

Canadian Institutes of Health Research
410 Laurier Avenue W., 9th Floor
Address locator 4209A
Ottawa ON K1A 0W9

Telephone: (613) 941-2672
Fax: (613) 954-1800
E-mail: info@cihr.ca
Internet: www.cihr.ca

Population Health Fund

The *Population Health Fund* is a **Health Canada** funding program to increase community capacity for action on the factors that influence the health of the population. The Population Health Fund supports time-limited projects, sponsored by Canadian voluntary, non-profit organizations and educational institutions. Funding priorities are for each life stage (childhood and youth, mid-life and later-life). Health Canada periodically invites applications that look at these priorities.

The Population Health Fund is the only Health Canada program that offers funding for seniors' community projects (which meet Fund priorities and criteria). The Fund can support later life projects that are national, regional/provincial or local. Funding is available to seniors' organizations and stakeholder groups involved in senior/aging issues.

For more information, please write or call the Population Health Fund office (for a national project), or your Health Canada Regional Office (for a provincial/territorial/regional or local project).

Atlantic Region
Health Canada
Room 1802-1505 Barrington Street
Halifax NS B3J 3Y6
Telephone: (902) 426-2700
Fax: (902) 426-9689
Email: pphatlantic-spspatlantique@hc-sc.gc.ca

Ontario/Nunavut Region
Health Canada
55 St. Clair Avenue East, 3rd Floor
Toronto ON M4T 1M2
Telephone: (416) 973-0003
Fax: (416) 954-8211

Alberta/N.W.T.
Health Canada
Suite 815, Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3
Telephone: (780) 495-2754
Fax: (780) 495-5537

Quebec Region
Health Canada
Complexe Guy-Favreau
East Tower, Suite 212
200 René-Lévesque Blvd. W.
Montréal QC H2Z 1X4
Telephone: (514) 283-0816
Fax: (514) 496-8176

Manitoba/Saskatchewan Region
Health Canada
Suite 420, 391 York Avenue
Winnipeg MB R3C 0P4
Telephone: (204) 983-2833
Fax: (204) 983-8674

British Columbia/Yukon Region
Health Canada
Suite 440, 757 West Hastings Street
Vancouver BC V6C 1A1
Telephone: (604) 666-2729
Fax: (604) 666-8986

Health Canada
18th Floor
1920 Broad Street
Regina SK S4P 3V2
Telephone: (306) 780-7151
Fax: (306) 780-6207
Email: Doug_Sutherland@hc-sc.gc.ca

Population Health Fund
Population and Public Health Branch
Health Canada
Address locator 1908C1
Ottawa ON K1A 1B4
Telephone: (613) 957-3507
Fax: (613) 952-5310

Pensions and Benefits

Canada has a system of retirement income that allows its seniors to live in dignity. It includes the Canada Pension Plan (CPP) and the Old Age Security (OAS). CPP benefits are based on contributions to the plan while OAS is set up to ensure a minimum income to all eligible Canadians. These and other related benefits are described in the next pages.

General Information

To get information about any benefit under the Canada Pension Plan (CPP) or Old Age Security (OAS), contact **Human Resources Development Canada** at the numbers below. Please have ready either the number that appears on your CPP or OAS payment, your Social Insurance Number (SIN), or the number on your Old Age Security Card. Lines are busiest at the beginning and at the end of each month. If your business can wait, it's best to call at other times.

Telephone: 1-800-277-9914 (toll free - English)
1-800-277-9915 (toll free - French)
TDD/TTY: 1-800-255-4786 (toll free)
E-mail: isp-psr.mail_poste@hrdc-drhc.gc.ca
Internet: www.hrdc-drhc.gc.ca/isp

NOTE: CPP and OAS legislation changed in 2000. Until then, spouses (married or common-law) had to be of the opposite sex to qualify for benefits. Currently, spouse means the person who was married to the contributor. The common-law partner is the person, of either sex, who was living with the contributor and had been living in a conjugal relationship for at least one year.

Canada Pension Plan (CPP)

Most working Canadians and their employers must make payments to the Canada Pension Plan (CPP). The Plan pays retirement pensions, survivor benefits, children's benefits, disability benefits, and a lump-sum death benefit. ***You must apply for all CPP benefits.*** They are not sent automatically. It is important to note that all CPP benefits are taxable. Since no taxation is taken off at source unless the client requests it, all beneficiaries will be required to pay any outstanding taxes when they complete their income tax return.

Pension

CPP covers almost all working Canadians; the Quebec Pension Plan (QPP) covers people who work in Quebec. These two plans work together so that you have coverage wherever you live in Canada.

How much CPP you get is based on your earnings and payments to the Plan. Each year, you will receive a statement of the contributions that you have paid into the CPP and an estimate of your benefit entitlement. Remember that ***you should apply for your retirement pension at least six months before you want to receive it.***

If you have contributed to the CPP, you are entitled to your full retirement pension at 65. You may be able to get a CPP retirement pension as early as age 60 if you have made CPP contributions and have reduced or stopped working.

If you choose to start getting your pension early (before you reach 65), the amount of your pension ***will be reduced by 0.5 percent for each month you are under age 65 up to a maximum reduction of 30 percent***. The amount will not be changed back when you reach 65.

If you choose to postpone getting your pension after age 65, the amount of your pension will be increased by 0.5 percent for each month you are over age 65 (up to 30 percent). Or, you may request a retroactive payment of your CPP, to a maximum of one year. In that case, the 0.5 percent increase still applies for months beyond this one-year maximum retroactive payment (up to a maximum of 30 percent).

You cannot pay into the plan after age 70 or after you begin getting a retirement pension.

The CPP retirement pension is taxable income. It can be paid anywhere in the world.

Maximum Pension Rates (2001)
based on age at first pension cheque

AGE 60	$542.50
AGE 61	$589.00
AGE 62	$635.50
AGE 63	$682.00
AGE 64	$728.50
AGE 65	**$775.00**
AGE 66	$821.50
AGE 67	$868.00
AGE 68	$914.50
AGE 69	$961.00
AGE 70	$1007.50

Credit Splitting

If you are divorced or separated, any CPP pension credits you or your spouse or common-law partner earned during a marriage or common-law relationship can be divided equally if you meet all eligibility criteria. The CPP uses credits earned through contributions to decide whether or not you are eligible for benefits and, if so, how much.

If you separate, you or your spouse must apply to split the credits. If you were a common-law spouse, ***you have to apply within the time limit***. There is also a ***time limit to apply for a separated spouse if the former spouse has died***.

Disability Benefits

You may be able to get a monthly CPP disability pension if you meet the following requirements:

- you are under the age of 65;
- you have a severe and prolonged disability (according to the CPP definition); and
- you have contributed to the CPP for the number of years needed.

Your dependent children may be able to get monthly benefits until they reach age 18. They can receive benefits to age 25 if they go to school full-time.

Pension Sharing

Spouses or common-law partners can share their retirement pension(s). This is called pension "assignment". You can share pension(s) if:

- you are both at least age 60; and
- you have both applied for CPP retirement pensions.

If only one of you paid into the CPP, you can share that pension. If both of you paid into CPP, you share both pensions. You have to apply for pension assignment. In certain cases, you can share pensions even when spouses have different pension plans (i.e. CPP and QPP). Each person receives a T4 slip in the amount of the benefit he or she received.

CPP and OAS legislation changed in 2000. Until then, spouses (married or common-law) had to be of the opposite sex to qualify for benefits. Currently, spouse means the person who was married to the contributor. The common-law partner is the person, of either sex, who was living with the contributor and had been living in a conjugal relationship for at least one year.

Child Rearing Provision

The CPP allows certain periods of low or zero earnings to be removed in calculating the amount of benefits. These provisions protect the amount of future benefits. One of these provisions has to do with the child-rearing period.

To qualify for the Child Rearing Drop-out provision you have to meet all the eligibility requirements to receive Canada Pension Plan benefits, as well as the following criteria:

- you had reduced earnings because you stayed home to be the primary caregiver of a child under the age of seven and born after December 31, 1958; and
- you (or your spouse or common-law partner) received Family Allowances or you were eligible for the Child Tax Benefit (even if you did not receive a benefit).

To apply for a Child Rearing Drop-out provision, ***you have to complete the application form at the same time you apply for any Canada Pension Plan benefit.*** You will need to provide your children's official birth or baptismal certificate (original or certified true copy). You may also be required to provide proof of the date of entry into Canada of children born outside of Canada.

You can get more information by calling the toll-free number or by visiting www.hrdc-drhc.gc.ca/isp/cpp/235_e.shtml.

Survivor Benefits

If you have paid into to the CPP for the required number of years, your estate may apply to get a lump-sum benefit when you die. Your spouse or common-law partner might be able to receive a monthly survivor's pension. Your dependent children can receive benefits until they reach age 18, or up to age 25, if they go to school full-time.

Old Age Security (OAS)

Basic OAS

To be able to get the basic Old Age Security (OAS) pension: you must be 65 years of age or over; you must be a Canadian citizen or a legal resident of Canada on the day before the application is approved; and you must have lived in Canada at least 10 years after reaching age 18. If you don't live in Canada, you must have been a Canadian citizen or legal resident of Canada on the day before the day you left Canada and have lived in Canada at least 20 years.

Canada has social security agreements with some countries. These agreements mean that if you have lived or worked in Canada, as well as in another country, you might be able to get benefits in Canada or in the other country (see *International Social Security Agreements* listing on page 25).

You do not have to be retired to receive the basic OAS pension, but ***you must apply to get it.*** Application forms can be obtained by calling the toll-free number or by visiting the ISP website at http://www.hrdc-drhc.gc.ca/isp. The OAS basic pension is taxable income.

Guaranteed Income Supplement

If you have little or no income besides your OAS basic pension, you might be able to get a monthly Guaranteed Income Supplement (GIS). The amount of this extra payment is based on your income and that of your spouse or common-law partner (opposite or same sex). ***You must renew the Supplement each year***, either automatically by filing an income tax return by April 30th each year, or by filling out a renewal form. The GIS benefit is not taxable income.

You must advise OAS if you leave Canada for more than 6 months. You can receive the GIS for only six months after you leave.

Since your annual income can change from year to year, the GIS benefit must be renewed annually. If you stop receiving the GIS in one year because your income is too high, you should contact OAS each year after that to verify the new income limit and compare it to your annual income. You might again become eligible for this benefit. You can find information on eligibility on the Internet site at www.hrdc-drhc.gc.ca/isp/oas/rates_e.shtml.

Allowance and Allowance for the Survivor

This monthly allowance is based on your income and your spouse's income. This payment gives extra money to those with limited incomes.

You may qualify for the Allowance or the Allowance for the Survivor if you are between 60 and 64 years of age, and have lived in Canada for a total of least 10 years after reaching age 18.

In addition, the following conditions must be met:

For the Allowance:

- your spouse/common-law partner must be receiving the OAS pension and the GIS; and
- your income, combined with that of your spouse/common-law partner, must not be more than a certain limit.

For the Allowance for the Survivor:

- you must be a surviving spouse/common-law partner; and
- your individual income must not be more than a specified amount.

The amount of the Allowance depends on your income. The Allowance continues until you reach age 65. Similarly, if you remarry or live in a common-law relationship for more than 12 months, or if you separate from your spouse or common-law partner for more than three months, the Allowance will stop. ***You must renew the Allowance or Allowance for the Survivor each year***, either automatically by filing an income tax return by April 30th, or by filling out a renewal form. The Allowance and the Allowance for the Survivor benefits are ***not*** taxable income.

If you leave Canada, you can only receive the Allowance/Allowance for the Survivor for six months after you leave.

Direct Deposit

The Canada Pension Plan (CPP) and Old Age Security (OAS) offer direct deposit. [OAS includes the Guaranteed Income Supplement (GIS), the Allowance and the Allowance for the Survivor.] Direct deposit means that the government puts your benefit directly into your bank or credit union account each month. Your deposit will be on time, with no risk of paper cheques being lost, stolen or damaged.

You can make all the arrangements for direct deposit over the phone. You will be asked to give the full number of the account where you want your payment deposited (that number can be found on the bottom of one of your cheques for that account). If you don't have a chequing account, officials at your banking institution can give you the information. To ask for direct deposit, simply call the toll-free number: 1-800-277-9914.

International Social Security Agreements

If you have lived or worked in another country with which Canada has a social security agreement, you may be able to get pension or other social security benefits from both countries.

Canada has varying agreements with the following countries: Antigua and Barbuda, Australia, Austria, Barbados, Belgium, Chile, Croatia, Cyprus, Denmark, Dominica, Finland, France, Germany, Greece, Grenada, Iceland, Ireland, Italy, Jamaica, Jersey and Guernsey, Korea, Luxembourg, Malta, Mexico, Netherlands, New Zealand, Norway, Philippines, Portugal, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Slovenia, Spain, Sweden, Switzerland, Trinidad and Tobago, United Kingdom, United States.

For more information on the entitlements for a particular country or for help in applying for Canadian and/or foreign social security benefits, you can: call the toll free numbers at the beginning of this section or (613) 957-1954 for callers outside continental North America; consult your nearest Human Resources Centre (the number is in the government pages of your telephone book); or contact directly:

International Operations
Income Security Programs
Human Resources Development Canada
Ottawa ON K1A 0L4

E-mail: ibfa.piae@hrdc-drhc.gc.ca
Internet: www.hrdc-drhc.gc.ca/ibfa

Supplementary Provincial/Territorial Programs

Some provinces and territories have guaranteed annual income systems. If you are 65 years of age or older and you receive the federal Guaranteed Income Supplement, you might be able to get extra benefits from your province. These benefits will ensure that your income does not fall below the province's guaranteed income level.

For more information or to apply, contact your provincial or territorial government. See the end of this publication for addresses and telephone numbers of provincial/ territorial offices for seniors.

Canadian Government Annuities

The *Canadian Government Annuities Act* began on September 1, 1908. Canadians of modest income could buy deferred or immediate annuities, either individually or through an employer pension plan. By guaranteeing payment, competitive yields, and paying all of the costs of taking care of these annuities, the government tried to encourage people to save for retirement. Changes brought on by the *Old Age Security Act* (introduced in 1952) and the Canada and Quebec pension plans (introduced in the 60s) resulted in a drop in sales. In 1975, the government stopped the sale of Government Annuities.

The *Annuities Branch* of **Human Resources Development Canada**, located in Bathurst, New Brunswick, currently administers 120,000 Government Annuity contracts, of which 8,200 have not yet matured. For more information, please contact:

Canadian Government Annuities
Human Resources Development Canada
P.O. Box 12000
Bathurst NB E2A 4T6

Telephone: 1-800-561-7922 (toll free)
Fax: (506) 548-7428

Civil Service Insurance

Civil Service Insurance is an optional program of life insurance that was first made available to federal government public servants in the late 1800s. Under the program, members of the federal Civil Service, the RCMP and the Armed Forces could purchase from the government an individual policy of life insurance providing between a minimum protection of $1,000 and a maximum of $10,000. The issuance of new policies was discontinued in 1954 upon the introduction of the Supplementary Death Benefit through the Superannuation Act.

There are approximately 2,200 of these contracts still in existence. The insurance value of the remaining policies is 9.9 million dollars. Work is carried out on an ongoing basis to try to locate beneficiaries of very old unclaimed policies. To receive or give information, please call:

Telephone: 1-800-958-7833 (toll free)

Taxes

The Canada Customs and Revenue Agency (formerly called Revenue Canada) is responsible for managing the collection of income tax. While nobody likes to pay taxes, this sharing of our individual resources with all Canadians contributes to the wide array of services and excellent quality of life that we enjoy in Canada.

General Information

Each year, Canadian citizens across the land need to fill out forms to calculate the amount of taxes they should pay. These must be returned to the **Canada Customs and Revenue Agency** (CCRA – formerly called Revenue Canada). Depending on your situation and if you filed an income tax return last year, you may receive a personalized income tax through the mail. General Income Tax Returns and guides are available from your income tax office or your local post office. It is now also possible to file your Income Tax Return via Internet. For more information, please call your local tax services office; you can find the number in the Government of Canada section of your telephone book. Or visit the CCRA website at: www.ccra-adrc.gc.ca.

Seniors Advisory Committee

The **Canada Customs and Revenue Agency** (CCRA) benefits from the counsel of a *Seniors Advisory Committee* (SAC) created in 1991 to help the Agency communicate more effectively with Canada's growing senior population.

The Seniors Advisory Committee's mandate is to:

- constitute a forum for seniors' tax concerns;
- advise the CCRA about administrative matters that reflect seniors' perspective;
- develop a base from which user group testing can be conducted; and
- determine how best to inform seniors of their rights and obligations.

The committee is generally made up of individuals from across Canada. It is composed proportionally of men and women, as well as representatives of cultural communities. Committee members are selected based on recommendations made by members of seniors' organizations, or because of their involvement in the CCRA Community Volunteer Income Tax Program (see *Volunteer Activities* section).

Taxable Income

Retirement usually means your finances will change. This could mean that extra tax rules apply to you. For example, after you retire, some of your income may not have tax withheld from the payer. Public pensions such as Old Age Security (OAS) and Canada and Quebec pension plans (CPP/QPP) benefits are taxable. However, the Guaranteed Income Supplement (GIS) and Allowance/Allowance for the Survivor are not.

Private pensions are taxable. However, up to $1,000 of pension benefits may be eligible for a tax credit. An annuity funded by a Registered Retirement Savings Plan (RRSP) is also eligible for that same credit. All bond interest, bank interest, mortgage or other interest, and dividends from shares are taxable.

Income is normally taxed in the year you get it. In the year you retire, you could have income from several different sources. You may be worried about the amount of tax you have to pay that year. There are ways to help reduce or defer your tax on some kinds of income. You may transfer the eligible part of retiring allowances tax free into your Registered Retirement Savings Plan (RRSP) or Registered Pension Plan (RPP), either directly or indirectly, with some limits. But you may only transfer RPP or Deferred Profit-Sharing Plan lump-sum pension payments on a direct basis and in lump-sum amounts. You cannot transfer periodic pension payments from one registered plan to another.

For more information, you can get the tax guide called *RRSPs and Other Registered Plans for Retirement* at the www.ccra.gc.ca website or call your local tax services office. You can find the number in the government section of your telephone book.

Income Tax and Benefit Return (TIS-A)

The **Canada Customs and Revenue Agency** sends the TIS-A package to retired seniors with simple tax situations whose taxable income was $50,000 or less. The TIS-A is easy to complete, has larger print and it includes the most common types of retirement income and credits for seniors.

The TIS-A makes it easy to figure out your refund or balance owing. It is personalized and is ***not*** available at your income tax office or post office. For more information, please contact your local tax services office, which is listed in your telephone directory.

Instalment Payments

After you retire, you may receive income that has no tax or not enough tax withheld, and you may have to pay a large amount of tax when you file your return. How you

pay the tax you owe will depend on the type of income you receive. For example, if your main source of income is from a pension, you can have enough tax withheld at source to pay the tax you owe.

However, if you only receive investment, rental, or self-employment income, you may need to pay your income tax by instalments. Instalments are periodic payments of income tax that individuals pay to the **Canada Customs and Revenue Agency** to cover tax they would otherwise have to pay on April 30 of the following year.

You may have to pay your income tax by instalments for the year if, in the current year, and in either of the two previous years, your net tax owing is more than $2,000 ($1,200 for residents of Quebec). For more information, read the pamphlet called *Paying Your Income Tax by Instalments*, which you can get by calling 1-800-959-2221 or from the CCRA website at: www.ccra.gc.ca/forms.

Non-Refundable Tax Credits

Non-refundable tax credits reduce the amount of income tax you owe. However, if the total of these credits is more than the amount you owe, you will not get a refund for the difference.

As a senior, you can claim the same non-refundable tax credits that you could before you turned 65. Now, you may be able to claim part or all of the age amount and, if you receive pension or annuity income, the pension income amount. For more information about non-refundable tax credits, see your tax guide.

Goods and Services Tax Credit

You may be able to claim the Goods and Services Tax (GST) credit or Harmonized Sales Tax (HST) credit if you filed a tax return. These credits help to return all or part of the GST or HST for low- and modest-income families and individuals. Generally, those who qualify will have their credit paid in four parts, one every three months. If your total credit for the year is less than $100, you will receive the full amount in one payment.

You can receive the credit this year if, at the end of last year:

- you were a resident in Canada;
- you were 19 years of age or older or you had a spouse or were a parent;
- you also meet certain income and family criteria.

If you think you may qualify, you should complete the GST/HST credit area on

page 1 of your tax return. The **Canada Customs and Revenue Agency** (CCRA – formerly Revenue Canada) will see if you qualify. They will send you a notice to tell you if you do and explain how they figured out your credit.

If you filed a return last year, CCRA will send you the type of return you need to claim the GST/HST.

Repayment of OAS Benefits

Higher-income seniors may have to pay back part or all of their basic Old Age Security (OAS) benefits. If your annual income is more than $55,309 (2001 rate), one twelfth of your total estimated repayment for the year is deducted from your monthly payment. This estimate is based on your previous year's income tax return, as processed by the **Canada Customs and Revenue Agency** (CCRA). The total amount of your OAS repayment is equal to 15% of the total amount by which your net income (including OAS) exceeds $55,309. However, your repayment cannot be more than the total OAS benefit you get.

If your income has dropped significantly and your repayment deductions cause you financial hardship, you may apply to the Canada Customs and Revenue Agency for reassessment. Contact the tax services office closest to you for information.

Caregiver Amount

Do you live with your or your spouse's parent or grandparent? If they are 65 or older, dependent on you, and their net income is less than $14,453, you may be able to claim the caregiver amount. The amount is not applicable for care between spouses. For more information, see line 315 in the General Income Tax and Benefit Guide.

Help with Taxes

The Community Volunteer Income Tax Program provides free help to low-income individuals who need help with simple tax situations. This program is operated by the **Canada Customs and Revenue Agency** (CCRA – formerly Revenue Canada). Almost 15,000 Canadians volunteer their time each year to help those who need help completing their tax returns.

If you need help filing your tax return or if would like to become a volunteer yourself, call 1-800-959-8281 toll free.

Housing

Housing needs change over the course of a lifetime. The federal government carries out research on new housing options and offers programs that can enable seniors to stay in their homes or have access to suitable housing options.

Canada Mortgage and Housing Corporation

The Government of Canada funds a number of housing programs (many specifically for seniors) through **Canada Mortgage and Housing Corporation** (CMHC).

Each province has its own programs. The programs described in this publication may therefore vary depending on where you live. Contact your local CMHC office to find out which level of government is responsible for the programs in your province or territory. CMHC has branches in most major cities; you will find the phone number under Government of Canada in your telephone directory. Publications on every aspect of housing are available from the Canadian Housing Information Centre (see separate listing).

Research on Seniors' Housing Needs

CMHC supports research and information transfer relating to seniors' housing. Researchers carry out research, produce publications and provide presentations on seniors' housing needs and preferences and on the types of housing options that can help meet these. The research and information transfer aim to:

- increase the range of housing choices for seniors;
- improve the quality of housing for seniors;
- make it possible for seniors to live independently; and
- help the private sector to meet the housing needs and preferences of seniors.

Canadian Housing Information

The *Canadian Housing Information Centre*, located at the National Office of the CMHC in Ottawa, is the largest source of housing information in the country. It helps consumers, builders, developers, academics and industry decision-makers.

Some publications that may be particularly useful for seniors or builders of seniors' housing include: *Housing for Older Canadians* ($49.95); *Planning Housing and Support Services for Seniors* ($44.95); *Housing Options for People with Dementia* ($24.95); *Flexhousing: Homes that Adapt to Life's Changes* ($9.95); *Supportive Housing for Seniors* (free); *Housing Choices for Older Canadians* (free); *Meeting Seniors' Housing Needs: A Guide for Community Groups* (free); *Maintaining Seniors' Independence: A Guide to Home Adaptation and Housing Choices for Canadians with Disabilities* ($7.95).

To obtain publications or more information, contact:

Canadian Housing Information Centre
700 Montreal Road
Ottawa ON K1A 0P7

Telephone: 1-800-668-2642 (toll free)
(613) 748-2367 (National Capital Region)
TTY: (613) 748-2447
Fax: 1-800-245-9274
E-mail: chic@cmhc-schl.gc.ca
Internet: www.cmhc-schl.gc.ca

Housing Programs

Affordability and Choice

The *Affordability and Choice Today* (ACT) program encourages municipalities, the builders and non-profit housing groups to work together to lower housing costs and improve choice. This program is sponsored by CMHC but it is managed by the Federation of Canadian Municipalities (FCM), the Canadian Home Builders' Association (CHBA), and the Canadian Housing and Renewal Association (CHRA). It is designed to share information about successful examples of regulatory improvements from across Canada. You can get information about the program from the national offices of the FCM and CMHC or from the program website at www.actprogram.com.

Emergency Repairs

The *Emergency Repair Program* (ERP) helps homeowners in rural and remote areas to make emergency repairs they need to live safely in their houses. A large part of this program is directed to Aboriginal peoples. The amount of the contribution depends on the cost of repairs. The maximum grants vary from $4,635 in southern areas to $8,242 in far northern areas.

Home Adaptation

The *Home Adaptation for Seniors' Independence* (HASI) program helps low-income older Canadians who have age-related disabilities make useful adaptations to their homes. HASI provides a one-time contribution of up to $2,500. The exact amount is based on how much the labour and material cost. To get help, you must be 65 or older, your household income must be less than the highest income amount set for the area where you live, and the dwelling unit must be your permanent residence. Other eligibility criteria may apply.

Rent Supplement

The *Rent Supplement Program*, funded by CMHC, also helps low-income tenants. Landlords sign an agreement with the government to base rents on income. The government pays the landlord the difference between the actual rent and the rent based on income. Seniors can apply to their local housing authority or provincial government housing office.

Non-Profit Housing

The *Non-Profit Housing Program* funded by CMHC provides affordable rental housing for low-income households. Under the program, tenants qualify to pay rent based on income. Seniors apply to local non-profit groups or agencies for housing.

Residential Rehabilitation Assistance Programs (RRAP)

Homeowner RRAP

The *Homeowner RRAP* provides funding to low-income homeowners to make their homes healthy and safe. To get this money, your household income and the value of the property must be below the amount set for your area. Other eligibility criteria may apply. You may have to repay only part of the loan. In southern areas of Canada, the maximum loan is $18,000; in northern areas, $21,000; and in far northern areas, $27,000. The highest amount you may not have to repay varies from $12,000 in the south to $18,000 in the far northern areas. The amount you don't have to repay depends on your household income and is based on a percentage of the repair costs covered under the program.

Rental RRAP

The *Rental RRAP* helps landlords to pay for necessary repairs to self-contained units that are rented by people with incomes below the threshold for an area. This loan is for projects that keep rents at or below the median market rent for the local area. The loan is forgiveable (you may not have to repay it) for up to 100 percent

of necessary repair costs. The maximum amounts vary from $18,000 in southern areas to $27,000 in far northern areas. Other eligibility criteria may apply.

RRAP for Persons with Disabilities

The *RRAP for persons with disabilities* gives loans to assist households that have persons with disabilities who need changes to improve access to their home. The loan might not have to be repaid. The maximum loan is $18,000 in southern areas, $21,000 in northern areas and $27,000 in far northern areas. For homeowner units, the amount that can be forgiven varies from $12,000 in the south to $18,000 in the far northern areas. The forgiveness amounts depend on household income and the costs of the changes. Loans to adapt rental and rooming houses are fully forgiveable. A number of eligibility criteria must be met.

To get information or publications on any of these CMHC programs, please see address and phone details at the beginning of this section (page 32).

Energy Efficiency

The *Office of Energy Efficiency* (OEE) of Natural Resources Canada has programs to help Canadians save energy at home, at work and on the road. Its *EnerGuide* programs rate how much energy is used by household appliances, heating and ventilation equipment, air conditioners, houses and new vehicles. The *R-2000 Home* program promotes building energy-efficient houses that are environmentally friendly and healthy to live in. The *Auto$mart* program provides information about energy-efficient driving. Many OEE publications can be seen or ordered online from the OEE Virtual Library (see Internet address). All OEE publications can be ordered for free. Please allow three weeks for delivery.

Energy Publications
Office of Energy Efficiency
Natural Resources Canada
580 Booth St., 18th Floor
Ottawa ON K1A 0E4

Telephone: 1-800-387-2000 (toll free)
(613) 995-2943 (National Capital Region)
Fax: (819) 996-6392
E-mail: general.oee@nrcan.gc.ca
Internet: OEE website: www.oee.nrcan.gc.ca
OEE Virtual Library website: www.oee.nrcan.gc.ca/infosource

Canadian Culture

The federal government carries out a wide array of policies and programs to preserve and protect the cultural treasures of Canada and to disseminate Canadian culture.

Canadian Broadcasting Corporation

The *Canadian Broadcasting Corporation* (CBC-Radio-Canada) was created in 1936. It is a Crown Corporation that reports each year on its operations to Parliament, through the Minister of **Canadian Heritage**.

As Canada's public broadcaster, the CBC is accountable to all Canadians. It has four commercial-free national radio networks with 73 regional stations, and two national television networks (CBC and Radio-Canada) with 25 regional stations, broadcasting coast-to-coast in French and English. The CBC also has a special role to reflect and support Canada's First Peoples, and provides Northern services in eight Aboriginal languages.

The CBC

- tells Canadians' stories reflecting the reality and the diversity of our country;
- informs Canadians about news and issues of relevance and interest;
- supports Canadian arts and culture;
- builds bridges among Canadians, between regions and two linguistic communities.

Should you have any questions or comments about CBC's programming or services, contact:

CBC - Audience Relations
P.O. Box 500, Station A
Toronto ON M5W 1E6

Telephone: (416) 205-3700
E-mail: cbc_input@Toronto.cbc.ca
Internet: www.cbc.ca

National Archives

The **National Archives of Canada** preserves many historical documents. Its collection includes government records, manuscripts, photographs and audio-visual, cartographic and documentary art. The Archives provides a rich source of information for research on such popular topics as genealogy and national and local history. It has a written inquiries service, and a loan service that allows libraries to request microfilmed collections. It also shows some of its collections in-house. You can learn more about the physical and virtual exhibitions, collections and research services on the National Archives website. For more information:

National Archives of Canada
395 Wellington Street
Ottawa ON K1A 0N3

Telephone: 1-866-578-7777 (toll free)
(613) 995-5138 (National Capital Region)
TTY: (613) 947-0391
Fax: (613) 995-6274
E-mail: Reference@archives.ca
Internet: www.archives.ca

National Library

The **National Library of Canada** has three principal responsibilities: to collect, save and promote access to Canada's published heritage; to support the development of Canada's knowledge infrastructure; and to coordinate the management of published information resources in the federal government.

A critical part of the mandate of the National Library of Canada is the preservation of the nation's published heritage in all its formats – print, audio, video, microform, compact disc, and electronic. Without systematic protection and preservation, the nation's collection would not exist for access by Canadians in the future.

The National Library Canadian material includes books, magazines, newspapers, city directories, parish registers and government publications. Collections include the archives of musicians such as Glen Gould and Claude Champagne and the literary manuscripts of contemporary writers such as Michael Ondaatje and Gabrielle Roy.

The National Library website brings its collections and services to all Canadians; you may also use the website to ask questions directly.

The National Library supports exhibitions, readings, lectures and musical events that are listed on the website and in a monthly brochure. To request the brochure, please call (613) 992-9988 or fax (613) 947-2706. For general information, contact:

National Library of Canada
395 Wellington Street
Ottawa ON K1A 0N4

Telephone: 1-877-896-9481 (toll free)
(613) 995-9481 (National Capital Region)
TTY: 1-866-299-1699 (toll free)
Fax: (613) 943-1112
Internet: www.nlc-bnc.ca

National Film Board

The **National Film Board** (NFB) produces and distributes videos to Canadian and other markets. The NFB tries to show viewers the social and cultural realities of Canada. Many of the videos will interest seniors, their caregivers and service providers. You can get NFB films, videos and multimedia through schools, public libraries, or by direct order from anywhere in Canada. All recent NFB videos are closed-captioned. For more information or to order, please contact:

National Film Board of Canada
Sales and Customer Services, D-10
P.O. Box 6100, Station Centre-Ville
Montréal QC H3C 3H5

Telephone: 1-800-267-7710 (toll free)
Fax: (514) 283-7564
Internet: www.nfb.ca

Canada Council for the Arts

The Canada Council for the Arts was created to encourage and promote the arts in Canada. The Council provides grants and services to recognized professional Canadian artists and arts organizations.

Groups funded include: performing arts companies, publishing houses, non-profit art galleries, and other arts organizations. For criteria and other information, please write or call:

The Canada Council for the Arts
350 Albert Street
P.O. Box 1047
Ottawa ON K1P 5V8

Telephone: 1-800-263-5588, ext. 5060 (toll free)
(613) 566-4414, ext. 5060 (National Capital Region)
TTY: (613) 565-5194
Fax: (613) 566-4390
E-mail: info@canadacouncil.ca
Internet: www.canadacouncil.ca

Official Languages

The *Official Languages Support Programs* are part of the **Department of Canadian Heritage**. These programs help support Canada's official language communities in a minority setting (English in Quebec, French elsewhere). They also try to help Canadians be aware of and appreciate Canada's two official languages. Grants, contributions and technical help are available to: organizations that represent official language minority communities; associations that promote the official languages; and non-profit organizations that want to improve and expand their services in the other official language. For more information:

Official Languages Support Programs
Canadian Heritage
Ottawa ON K1A 0M5

Telephone: (819) 994-2222
Internet: www.canadianheritage.gc.ca/offlangoff

Aboriginal Culture

The **Department of Canadian Heritage**, under its *Aboriginal Peoples' and Human Rights Directorate*, oversees some Aboriginal programs that work to help off-reserve Aboriginal communities address their social, cultural and economic needs and support their involvement. Organizations funded by these programs recognize and include elders within their structures and activities. Such programs include: the Aboriginal Friendship Centres Program, Aboriginal Representative Organizations Program, Aboriginal Women's Program, Northern Native Broadcast Access Program, Urban Multipurpose Aboriginal Youth Centres Initiative and the Aboriginal Languages Initiative.

Aboriginal Peoples' Program
Department of Canadian Heritage
15 Eddy Street
Hull QC K1A 0M5

Telephone: (819) 994-3835
Internet: www.pch.gc.ca/progs/native.htm

Multiculturalism

Through its *Multiculturalism Program*, the **Department of Canadian Heritage** provides support for projects that: work to stop racism and racial discrimination in Canada; help Canadian institutions to see and respect all the different types of people in Canada; and encourage people of all racial, ethnic, religious and linguistic groups to take part fully and equally in Canadian life. For more information:

Multiculturalism Program
Department of Canadian Heritage
Ottawa ON K1A 0M5

Telephone: (819) 953-1970
Internet: www.multiculturalism.pch.gc.ca

National Museums

Canada's national museums house and exhibit Canadian treasures and knowledge in fields such as art, nature, science, history, and agriculture. Canadians across the land can obtain information or visit Canada's national museums through the Internet, using the information provided below.

Canadian Museum of Civilization
100 Laurier Street
P.O. Box 3100, Station B
Hull QC J8X 4H2

Telephone: 24-hour information service is available at 1-800-555-5621 (toll free)
(819) 776-7000 (National Capital Region)
TTY: (819) 776-7003
Fax: (819) 776-8300
Internet: www.civilization.ca

Canadian War Museum
General Motors Court
330 Sussex Drive
Ottawa ON K1A 0M8

Telephone: 1-800-555-5621 (toll free)
(819) 776-8600 (National Capital Region)
Fax: (819) 776-8623
Internet: www.warmuseum.ca

Canadian Museum of Nature
P.O. Box 3443, Station D
Ottawa ON K1P 6P4

Telephone: 1-800-263-4433 (toll free)
(613) 566-4700 (National Capital Region)
Internet: www.nature.ca

National Museum of Science and Technology
P.O. Box 9724, Station T
Ottawa ON K1G 5A3

Telephone: (613) 991-3044
TTY: (613) 991-9207
Internet: www.science-tech.nmstc.ca

Canada Aviation Museum
Aviation and Rockcliffe Parkways
P.O. Box 9724, Station T
Ottawa ON K1G 5A3

Telephone: 1-800-463-2038 (toll free)
(613) 993-2010 (National Capital Region)
TTY: (613) 990-7530
Internet: www.aviation.nmstc.ca
(Find out about the annual *Open House for Seniors* at (613) 990-5881.)

Agriculture Museum
Central Experimental Farm
Prince of Wales Drive
Building 88
Ottawa ON K1A 0C6

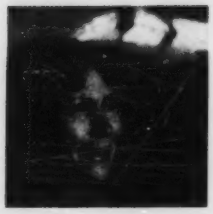
Telephone: (613) 991-3044
TTY: (613) 991-9207
Fax: (613) 993-7923
Internet: www.agriculture.smnst.ca

National Gallery of Canada
380 Sussex Drive
Box 427, Station A
Ottawa ON K1N 9N4

Telephone: 1-800-319-2787 (toll free)
(613) 990-1985 (National Capital Region)
TTY: (613) 990-0777
Fax: (613) 993-4385
E-mail: info@gallery.ca
Internet: www.national.gallery.ca

Canadian Museum of Contemporary Photography
1 Rideau Canal
P.O. Box 465, Station A
Ottawa ON K1N 9N6

Telephone: (613) 990-8257
Fax: (613) 990-6542
E-mail: cmcp@gallery.ca
Internet: cmcp.gallery.ca



National Parks and Historic Sites

The **Parks Canada** Agency, reporting through the Minister of Canadian Heritage, is responsible for the protection and presentation of Canada's heritage sites, national parks, national historic sites and marine conservation areas. National parks are part of a country-wide system of representative natural areas of Canadian significance, that are protected for public understanding, appreciation and enjoyment, while being maintained in an unimpaired state for future generations. National historic sites are places deemed to be of national historic significance to Canada. For more information:

Parks Canada National Office
25 Eddy Street
Hull QC K1A 0M5

Telephone: 1-888-773-8888 (toll free)
(819) 997-8997 (National Capital Region)
Fax: (819) 953-8770
E-mail: parks_webmaster@pch.gc.ca
Internet: www.parkscanada.gc.ca

National Capital

The National Capital belongs to all Canadians. The **National Capital Commission**'s (NCC) mandate is to plan and help to develop, conserve and improve the National Capital Region as a symbol and a source of pride and delight for Canadians and visitors alike. The NCC also plans sponsorship and promotion of public activities and events that enrich Canada socially and culturally, and works with other organizations in the development of Canada's Capital. For more information:

National Capital Commission
202 - 40 Elgin Street
Ottawa ON K1P 1C7

Telephone: 1-800-465-1867 (toll free)
(613) 239-5555 (National Capital Region)
Internet: www.canadascapital.gc.ca

Parliament Hill

Parliament Hill is the seat of the Canadian government. But it is more than a workplace – it is a national symbol. As a site of architectural beauty, historical significance and federal decision-making, "the Hill" belongs to all Canadians.

General information regarding activities on Parliament Hill is available from the Capital InfoCentre at 1-800-465-1867 (toll free). For group tours of the Centre and East Blocks, please call (613) 996-0896. For information about the history and activities of the Senate, the House of Commons, or the Library of Parliament please contact:

Information Service
Library of Parliament
Parliament Hill
Ottawa ON K1A 0A9

Telephone: (613) 992-4793
Fax: (613) 992-1273
TTY: (613) 995-2266
Internet: www.parl.gc.ca

Human Rights

Canadians live in one of the most free and democratic countries in the world. A number of checks and counterchecks have been put in place by legislators to ensure the protection of our human rights.

Canadian Human Rights Act

The *Canadian Human Rights Act* is the law that protects anyone living in Canada from being discriminated against in (or by) the federal government, federal Crown corporations and federally-regulated organizations. These include: banks, airline or railway companies, Canada Post, the Canadian Broadcasting Corporation, telephone companies, and television and radio stations.

The **Canadian Human Rights Commission** is responsible for investigating complaints of discrimination in employment or services under the Act. These complaints could be about discrimination because of: age, national or ethnic origin, race, colour, family status, religion, marital status, sex, disability, sexual orientation, or conviction for which a pardon has been granted.

Protection against age discrimination guarantees that seniors can benefit from: equal job opportunities; not being harassed on the job; equal access to goods and services; the chance to keep working until the "normal age" of retirement; and having discrimination dealt with.

The Commission has offices in Halifax, Montréal, Toronto, Winnipeg, Edmonton and Vancouver. For more information, please write or call:

Canadian Human Rights Commission
344 Slater Street, 8th Floor
Ottawa ON K1A 1E1

Telephone: 1-888-214-1090 (toll free)
(613) 995-1151 (National Capital Region)
TTY: 1-888-643-3304
Fax: (613) 996-9661
E-mail: info.com@chrc-ccdp.ca
Internet: www.chrc-ccdp.ca

Canadian Charter of Rights and Freedoms

The *Canadian Charter of Rights and Freedoms* is part of the Canadian Constitution. It lists the fundamental freedoms, democratic rights and other benefits to be enjoyed, without exception, by every Canadian. If you think your rights under the Charter have been violated, you can ask the courts for help.

The *Human Rights Program* of the **Department of Canadian Heritage** publishes a *Guide to the Canadian Charter of Rights and Freedoms* to help people understand the Charter and to make people aware of how important it is. The mission of the Program is to promote the development, understanding and respect for human rights.

To get a copy of the *Canadian Charter of Rights and Freedoms* and its Guide:

Human Rights Program
Aboriginal Peoples' and Human Rights Directorate
Department of Canadian Heritage
15 Eddy Street
Hull QC K1A 0M5

Telephone: (819) 994-3458
Fax: (819) 994-5252
E-mail: rights-droits@pch.gc.ca
internet: www.pch.gc.ca/ddp-hrd

Office of the Commissioner of Official Languages

The **Commissioner of Official Languages** tries to make sure both of the official languages are respected in federal institutions according to the *Official Languages Act*, and promoted in Canadian society. They do this by:

- carrying out studies, research, analyses and audits on the use and status of both languages;
- looking into complaints about language issues and policies governed by the *Official Languages Act* and Regulations;
- helping people to apply the Act and Regulations by giving information and advice; and
- working with the public, Parliament and the federal organizations.

For more information:

Office of the Commissioner of Official Languages
344 Slater Street, 3rd Floor
Ottawa ON K1A 0T8

Telephone: 1-877-996-6368 (toll free)
(613) 996-6368 (National Capital Region)
Fax: (613) 993-5082
Internet: www.ocol-clo.gc.ca

Privacy Act

The *Privacy Act* has two purposes: to protect personal information about you in federal government files and to allow you to see the information. Seniors often ask for: pension information, wartime military records, medical records, immigration or employment files, and census information for family tree (genealogical) research.

The government has organized the information into "banks", which are described in a guide book called *Info Sources - Sources of Federal Government Information.* Most libraries, your federal MP and Canada Employment Centres have copies of this guide. They also have application forms and brochures to help you get information from the data banks. If you want to see your personal files, you need to fill out an application form for each bank you want to look at. Send the forms to the addresses listed in *Info Sources.*

You can complain to the **Privacy Commissioner of Canada** if you are denied any or all of the information; are denied a request to correct your file; or have to wait longer than 60 days for the information. You can also complain if you think that the federal government is wrongly collecting, using, sharing, keeping or destroying personal information. For further information, please call:

Privacy Commissioner of Canada
112 Kent Street
Ottawa ON K1A 1H3

Telephone: 1-800-282-1376 (toll free)
(613) 995-8210 (National Capital Region)
TTY: (613) 992-9190
Fax: (613) 947-6850
E-mail: info@privcom.gc.ca
Internet: www.privcom.gc.ca

Lifelong Learning

Lifelong learning is essential to health and well-being. This is why access to information is critical, and why the federal government offers many programs to make sure that Canadians of all ages can have access to knowledge throughout their lives.

Reading and Writing

The *National Literacy Secretariat* at **Human Resources Development Canada** reaches out to help youths, adults and seniors who need help to improve their reading and writing skills. It does this by working with literacy partners – including all the provinces and territories, voluntary organizations, business and labour. To get more information on programs in your area, please look up "Literacy" in the yellow pages, or contact:

National Literacy Secretariat
Learning and Literacy Directorate
Human Resources Development Canada
170 Hôtel-de-Ville, 8th Floor
Hull QC K1A 0J9

Telephone: (819) 953-5280
Fax: (819) 953-8076
E-mail: nls-sna@nald.ca
Internet: www.nald.ca/nls.htm

Computer and Internet Skills

Industry Canada's *Community Access Program* (CAP) is a key component of the federal government's Connecting Canadians Initiative. CAP's goal is to give the residents of rural, remote and urban communities across Canada access to the Internet, and to provide new ways to communicate, learn and do business in today's knowledge-based economy.

CAP is pursuing the following objectives:

- to help citizens become better informed through the exchange of ideas and information online (the Internet);
- to provide training for individuals in the use of information technologies;

- to support online delivery of information on government programs; and
- to achieve online learning and researching.

At present, 9,100 Internet sites have been established in various communities across Canada in public areas such as libraries, schools and community centres. For more information:

Telephone: 1-800-575-9200 (toll free)
TTY: 1-800-465-7735 (toll free)
Fax: (613) 952-8711
E-mail: comaccess@ic.gc.ca
Internet: cap.ic.gc.ca

Learning Technologies

The *Office of Learning Technologies* (OLT) at **Human Resources Development Canada** works with partners to enable Canadians to use learning technologies in order to develop new knowledge, improve skills and make technology more accessible. Among its activities, the OLT provides support for projects that contribute to a better understanding of learning technologies and information about how to use and adapt them for learners at home, at work and in their communities. For more information:

Office of Learning Technologies
15 Eddy Sreet, Ground Floor
Hull QC K1A 0M5

Telephone: (819) 953-0300
Fax: (819) 997-6777
E-mail: olt-bta@hrdc-drhc.gc.ca
Internet: olt-bta.hrdc-drhc.gc.ca

Information

Information is key to maintaining a healthy and useful life. The Government of Canada makes great efforts to provide information to Canadians in as many formats and through as many technologies as possible.

Telephone

O-Canada is a Canada-wide toll-free telephone service that lets you communicate with the Government of Canada to get information about any of its programs, services, new initiatives, or information products.

Telephone: 1-800-O-Canada (1-800-622-6232, toll free)
TTY: 1-800-465-7735 (toll free)

Internet

For a fast-increasing number of seniors, the Internet is becoming a primary tool for learning. Not only does it provide easy access to a vast amount of information, it offers variety and connection. The list that follows offers a very small sample of some of the federal government websites that can be of interest to Canadian seniors.

Canada

The *Canada Site* offers everything and anything you ever wanted to know about Canada. This Government of Canada website offers valuable information on the programs, services, geography, statistics, and many other fields of interest to ordinary Canadians, businesses, and others. It is part of a plan to make our federal government the most electronically connected to its citizens in the world by 2004. It allows Canadians to access federal information and services online at the time and place of their choosing. Looking for information on the Government of Canada? Look it up on the Canada Site:

Internet: www.canada.gc.ca

Health

Health Canada's website presents publications, research results and links on issues of interest to seniors and those who work with them or on their behalf. Much of the information is of interest to seniors, in particular the *Division of Aging and Seniors* website, *Canada's Guide to Physical Activity for Older Adults, The Safe*

Living Guide, which is a guide to home safety for seniors, the *National Advisory Council on Aging* website, a patient's and physician's guide to better communication called *Communication Skills Tools Series*, the *Healthy Heart Kit*, information about abuse of older adults from the *National Clearinghouse on Family Violence*, and all sorts of information about health and the health care system.

An easy way to search the Health Canada site is from the A to Z index. Health Canada wants to make this site as useful as possible for visitors, and your comments will help. For more information or to share your views, contact:

Health Canada
Address locator 0901E
Ottawa ON K1A 0K9

Telephone: (613) 957-2991
Fax: (613) 941-5366
E-mail: webmaster@www.hc-sc.gc.ca
Internet: www.hc-sc.gc.ca

The *Canadian Health Network* (CHN) is a nationally funded initiative in partnership with **Health Canada**. It is designed to help people find reliable information on 26 major health topics and groups, including seniors.

Through the CHN, Canadian consumers and health practitioners can find over 10,000 web-based resources from health information providers across Canada, including federal, provincial and territorial governments, universities, non-government and community-based organizations. The main focus is on information to lead a healthier life and prevent disease.

E-mail: chn-writeus@hc-sc.gc.ca
Internet: www.canadian-health-network.ca

Seniors

Seniors Canada Online is the federal government's response to seniors' request for easy electronic access to seniors-related services. It is designed for older adults (age 55 plus), their families, caregivers and any organization providing services to seniors. It offers key links to seniors-related Government of Canada information. The site offers:

- access to a wide range of information for seniors from one site;
- various options for finding this information; and
- access to offerings and services from multiple government departments.

E-mail: info-seniors@vac-acc
Internet: www.seniors.gc.ca

You will find on the *Division of Aging and Seniors* (DAS) website many publications about aging and seniors. Many of those publications are aimed at seniors themselves, others target the caregivers and health professionals. All present up-to-date information that you can trust. The DAS site also hosts the *National Advisory Council on Aging* (NACA) website. In that section, you will find information about the Council and material published by the Council, such as the *Position Papers, Writings in Gerontology*, and the NACA quarterly thematic newsletter *Expression.* For more information:

E-mail: seniors@hc-sc.gc.ca
Internet: DAS: www.hc-sc.gc.ca/seniors-aines
NACA: www.naca.ca

The *Seniors Policies and Programs Database* (SPPD) is an Internet-based tool that provides information about seniors policies and programs across Canada. This database, maintained by **Health Canada**, offers details on a wide range of federal, provincial, and territorial policies and programs related to seniors, such as health, housing, and social and income support. Users of the SPPD are able to browse all policies and programs in the system, do basic and advanced searches on specific topics, and create customized reports. The SPPD shows how programs are linked or connected to one another and gives basic statistical information about Canada's seniors. You can also get more information about a specific policy or program by going to one of the many website links contained in the database.

E-mail: seniors@hc-sc.gc.ca
Internet: www.sppd.gc.ca (English)
www.bdppa.gc.ca (French)

Culture

The *Virtual Museum of Canada* (VMC) is the result of a strong partnership between Canada's vast museum community and the **Department of Canadian Heritage**. The VMC celebrates the stories and treasures that have come to define Canada over the centuries. It harnesses the power of the Internet to bring Canada's rich and diverse heritage into our homes, schools and places of work. At the core of these magnificent narratives are hundreds of museums, many of which are small gems that owe their existence to the passionate dedication of volunteers. To enjoy the Virtual Museum of Canada, go to:

Internet: www.virtualmuseum.ca

Consumers

The *Canadian Consumer Information Gateway* is a Government online initiative that includes over 35 federal government departments and agencies that have an

interest in consumer issues. It will grow to involve provincial and territorial governments, as well as selected non-governmental organizations (NGOs). This project, led by **Industry Canada**, is designed to provide Canadians with easily accessible tools to help them make better decisions about goods and services in the marketplace. For more information:

Canadian Consumer Information Gateway
Office of Consumer Affairs
Industry Canada
235 Queen Street, Room 965 A
Ottawa ON K1A 0H5

Tel: (613) 946-2576
Fax: (613) 952-6927
E-mail: consumer.information@ic.gc.ca
Internet: consumerinformation.ca

Publications

There are thousands of publications put out by the federal government to inform Canadians of the services, programs and research carried out on their behalf. To access federal government publications, please call the O-Canada information line.

Telephone: 1-800-622-6232 (toll free)
TTY: 1-800-465-7735 (toll free)

Communication

Communicating with Seniors is a guide produced by **Health Canada** for use by communicators, marketing specialists, municipalities, professionals or anyone else who wants to learn how to communicate effectively with older adults. It describes how aging can affect message reception and recommends that communicators adapt. The guide examines the pros and cons of various communication tools – from print to television, to push-button phone messages and banking machines – and offers advice, tips and techniques to reach seniors better.

Health Canada has also produced a booklet with the help of Aboriginal consultants called *Reaching Out: A Guide to Communicating with Aboriginal Seniors* that offers guidelines on the best ways to provide information to Aboriginal seniors.

To get a free copy of either of these communication tools, please contact the *Division of Aging and Seniors* at the address and phone numbers given at the beginning of this publication or go to the Division's website.

Statistics

Statistics Canada gathers and analyzes information and data on Canada's population, including seniors. The Department publishes many reports about aging. For information, consult:

Housing, Family and Social Statistics Division
Statistics Canada
7-C-2 Jean Talon Building
Ottawa ON K1A 0T6

Telephone: (613) 951-2603
Fax: (613) 951-0387
Internet: www.statcan.ca

You can buy Statistics Canada publications from bookstores or order the reports from local Statistics Canada offices. For a fee, you can get special tabulations and microdata files from Statistics Canada. You may write or call:

Statistics Canada
Operations and Integration Division
Circulation Management
120 Parkdale Avenue
Ottawa ON K1A 0T6

Telephone: 1-800-267-6677 (order-only line)
1-800-263-1136 (national enquiries line)
Fax: (613) 951-1584
E-mail: order@statcan.ca
Internet: www.statcan.ca

Statistics Canada has reference centres in Halifax, Montréal, Ottawa, Toronto, Winnipeg, Regina, Edmonton, Calgary and Vancouver. If you live outside these cities, you can call these centres toll free. Look for "Statistics Canada" under *Government of Canada* in your telephone directory.

Reports on Social Policy

The *National Council of Welfare* is a citizens' advisory body that reports on poverty and social policy to the Minister of **Human Resources Development Canada**. Some reports are interesting to seniors. For example, *A Pension Primer* describes pension programs in everyday language, *Improving the Canada Pension Plan* is a more

detailed policy analysis that suggests ways to make the plan stronger. National Council of Welfare reports are available for free. To ask for a list of publications or more information, please write or call:

National Council of Welfare
Human Resources Development Canada
112 Kent Street, 9th floor
Place de Ville, Tower B
Ottawa ON K1A 0J9

Telephone: (613) 957-2961
Fax: (613) 957-0680
E-mail: ncw@magi.com
Internet: www.ncwcnbes.net

Postal Services

The **Canada Post Corporation** is in business to serve all Canadians, businesses and organizations through the secure delivery of letters and parcels to all addresses in Canada and around the world. Canada Post Corporation was established as a Crown corporation on October 16, 1981.

Anyone wishing to get a **postal code** can call the National Postal Code line at 1-900-565-2633. Canada Post charges $ 0.75 for this service (a maximum of 3 postal codes per call). Free postal code lookup is available on Canada Post's website. But if a senior cannot go to the post office or does not have access to the Internet, the caller should tell the operator and ask for a credit for the call.

Canada Post likes to get comments or suggestions on how best to serve the public. To give suggestions:

Telephone: 1-800-267-1177 (toll free)
(416) 979-8832 (Toronto area)
TDD: 1-800-267-2797 (toll free)
E-mail: service@canadapost.ca
Internet: www.canadapost.ca

If you would like to make a stamp suggestion, write to:

The Honourable André Ouellet
Chairman of the Stamp Advisory Committee
2701 Riverside Drive, Suite N1250
Ottawa ON K1A 0B1

Safety and Security

Safety is a particular concern of seniors. Because of increased fragility as we age, it is important to make our individual homes and environments safe. Security is also the responsibility of communities and governments.

Home Safety

Health Canada has published two booklets on everyday injury prevention. *The Safe Living Guide* provides tips and checklists to make your home as safe as possible. *Bruno and Alice* is an amusing tale promoting safety and security for seniors. To obtain these publications, please contact the *Division of Aging and Seniors* at the address and phone numbers given at the beginning of this publication.

Personal Safety

The **Royal Canadian Mounted Police** (RCMP) and most other police services have publications, programs and presentations to help seniors stay safe and to prevent assault. These help seniors take an active role to feel safe and secure in their communities. Seniors who become victims of crime can also get help from victim service projects. Communities, police and all levels of government sponsor these projects. Services vary from providing names of tradespeople who can repair damaged property to giving information about the court process. For further information, please contact your local police services.

The RCMP has also worked with the Alzheimer Society and Health Canada to develop a Wandering Persons Registry to help find people who wander. To register a person, call 1-800-616-8816 (toll free).

Product Safety

The *Health Products and Food Branch* at **Health Canada** protects the health of Canadians by: 1) promoting good nutrition and the informed use of drugs, foods and natural health products; and 2) maximizing the safety and efficacy of drugs, foods, natural health products, medical devices, biologics and related biotechnology products in the Canadian marketplace and health system.

Branch directorates carry out the various aspects of that mandate through activities

that include evaluation and testing, monitoring, inspection, regulation and promotion.

The Branch provides information and opportunities for Canadians to become meaningfully involved in its decision-making processes through its *Office of Consumer and Public Involvement.* Initiatives include linking with seniors and other interested persons and groups from various sectors of Canadian society to encourage their informed participation in health-related programs. The Branch Inspectorate also has a *Medical Devices Hot-Line* set up to protect consumers against defective devices (hearing or other aids). If you wish to report an injury as a result of the use of a poor quality or defective device, or report a case where you believe that the device does not meet its claimed performance, phone the Hot-Line at 1-800-267-9675.

For more information:

Health Products and Foods Branch
Health Canada
Address locator 0701A1
Ottawa ON K1A 1B6

The *Product Safety Bureau* of **Health Canada** administers the *Hazardous Products Act* (HPA). The purpose of the Act is to protect the health and promote the safety of Canadians. This Act forbids or has rules about the sale, advertisement and importing of hazardous (or potentially hazardous) consumer products.

The Bureau aims to prevent injuries and deaths from products. It is particularly concerned with groups most at risk of injury: children and seniors. Bureau publications talk about the safe design, use and handling of products. They also give data on injuries and how and why they occur. The Bureau is part of the *Healthy Environments and Consumer Safety Branch* which produces a number of publications that may prove valuable tools in helping seniors make their home a safe and healthy environment. For more information on how to prevent product-related injuries, contact:

Consumer Product Safety Bureau
Health Canada
Address Locator 3504D
Ottawa ON K1A 0K9

Telephone: (613) 954-0104
Fax: (613) 952-1994
Internet: www.hc-sc.gc.ca/ehp/ehd/psb/

Prevention of Crime and Fraud

The *Competition Bureau* of **Industry Canada**, the **Royal Canadian Mounted Police** and the **Solicitor General of Canada**, along with various provincial government agencies, the Better Business Bureaus of Canada and private sector companies in the telephone, banking, credit card, mail and direct marketing sectors, have embarked upon a national campaign to fight telemarketing fraud. To make this plan effective, this "forum" of concerned agencies has adopted a two-pronged strategy. First, these agencies share crime prevention and investigation techniques and information on these criminal activities; and second, they launched a public awareness campaign that includes public education videos, pamphlets, brochures, posters and presentations for use in seminars for those groups (such as seniors) that are specifically targeted by telemarketers.

In addition, these three federal agencies (as well as other members) provide money to project **PhoneBusters**, the national deceptive telemarketing call centre, that is operated by the Ontario Provincial Police and the Royal Canadian Mounted Police.

If you think you may be a target, or have already sent funds to a business you think is a scam, please contact PhoneBusters (from anywhere in Canada):

Telephone: 1-888-495-8501 (toll free)
Fax: 1-888-654-9426
E-mail: info@phonebusters.com
Internet: www.phonebusters.com

Or call the Competition Bureau of Industry Canada, which chairs the Forum:

Telephone: 1-800-348-5358 (toll free)
TDD: 1-800-642-3844
E-mail: compbureau@ic.gc.ca
Internet: competition.ic.gc.ca

The Government of Canada's *National Strategy on Community Safety and Crime Prevention* also works with provincial and local governments and grass-roots organizations to help Canadians deal with the factors that cause crime in their own communities. The government supports community projects with a social development approach to crime prevention. Projects focus on children, youth, seniors, women and Aboriginal people and address issues such as alcohol and substance abuse, sexual abuse and violence. These initiatives also teach and develop parenting skills, self-esteem, anger management and healthy relationship building.

Please see over for contact information...

For more information, please contact:

National Crime Prevention Centre
Department of Justice
123 Slater Street, 8th Floor
Ottawa ON K1A 0H8

Telephone: 1-877-302-6272 (toll free)
(613) 941-9306
Fax: (613) 952-3515
E-mail: ncpc@crime-prevention.org
Internet: www.crime-prevention.org

Prevention of Family Violence

Health Canada works to prevent family violence through its Health Issues Division (Family Violence Prevention Unit). Family violence includes the abuse of seniors. The *National Clearinghouse on Family Violence* gives out information on this topic. The following is a partial list of publications that you can get through the Clearinghouse:

Abuse and Neglect of Older Adults (fact sheet, 1998);

Financial Abuse of Older Adults (fact sheet, 1998);

Abuse of Older Adults in Institutions (fact sheet, 1999);

Awareness Information for People in the Workplace: Abuse and Neglect of Older Adults (1993);

Prevention of the Abuse of Seniors – Canadian Training Guides (1998).

To obtain these materials or more information, please contact:

National Clearinghouse on Family Violence
Health Canada
Address locator 1907D1
Ottawa ON K1A 1B4

Telephone: 1-800-267-1291 (toll free)
(613) 957-2938 (National Capital Region)
TTY: 1-800-561-5643 (toll free)
Fax: (613) 941-8930
Faxlink: 1-888-267-1233 (toll free)
Internet: www.hc-sc.gc.ca/nc-cn

Dangerous Goods Emergencies

Transport Canada operates the *Canadian Transport Emergency Centre* (CANUTEC). It is a national advisory service that helps in dangerous goods emergencies. Professional scientists with experience in emergency response help emergency response personnel to decide what to do. CANUTEC offers a 24-hour emergency telephone service. While CANUTEC does not itself go to the site of an incident, it can activate emergency response plans. For further information:

CANUTEC
Transport Dangerous Goods Directorate
Transport Canada
Ottawa ON K1A ON5

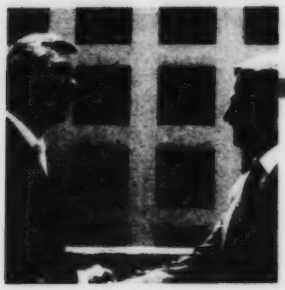
Telephone: (613) 996-6666 (emergencies only, call collect)
(613) 992-4624 (for general information)
Fax: (613) 954-5101
E-mail: canutec@tc.gc.ca
Internet: www.tc.gc.ca/canutec

Firearms Safety

Through the *Canadian Firearms Centre* (CFC), the **Department of Justice** plays the lead role in implementing the *Firearms Act.* Among other things, the *Firearms Act* requires the licensing of all firearm owners and users, and registration of all firearms. The licensing deadline for those who currently own firearms was December 31, 2000. All non-registered firearms (ordinary rifles and shotguns) must be declared by December 31, 2002. To get information, application forms and assistance in applying for a licence or registration certificate, or to find out how to dispose of unwanted firearms, contact the CFC.

Department of Justice
Canadian Firearms Centre
284 Wellington Street
Ottawa ON K1A 0H8

Telephone: 1-800-731-4000 (toll free)
E-mail: Canadian.firearms@justice.gc.ca
Internet: www.cfc.gc.ca



Employment

While some seniors retire early from the workforce, many others choose or need to continue working. Age doesn't change what a person is able to do.

Human Resource Centres of Canada

Human Resource Centres of Canada offer support across Canada to people looking for jobs, including: job and career counselling, assessment of job skills, help with writing résumés, computerized information on jobs, and job-finding clubs.

To find out more, please contact your local Human Resource Centre of Canada. You can find the address and telephone number in the blue pages of the telephone book under *Government of Canada*, **Human Resources Development Canada**. For general information, you can also write to:

Human Resource Centres of Canada
Human Resources Development Canada
Hull QC K1A 0J9

Internet: www.hrdc-drhc.gc.ca/maps/national/canada.shtml

Employment Insurance Benefits

Like other Canadian workers, those 65 or over can get Employment Insurance (EI) benefits or sickness benefits if they meet the criteria. For EI, earnings that affect benefits include retirement income such as employment pensions (including Canada and Quebec pension plans).

Talk to your local or regional *Human Resource Centre of Canada* (HRCC) for more information on EI benefits and to find out if you can get them. You can get brochures on regular benefits (IN - 200), sickness benefits (IN - 201) and other information sheets from your local HRCC, or by writing:

Public Enquiries Centre
Human Resources Development Canada
140 Promenade du Portage
Phase IV, Level 0
Hull QC K1A 0J9

Fax: (819) 953-7260
Internet: www.hrdc-drhc.gc.ca

Disability Assistance

As people age, they can experience difficulties that may limit access to travel, facilities and services. The federal government has developed standards and programs to ensure that people with disabilities, including seniors, should not face unnecessary barriers.

Transportation

The *Canada Transportation Act* has given the **Canadian Transportation Agency** the responsibility of removing undue obstacles from Canada's transportation network, which includes: air carriers and airports, passenger rail carriers and stations, and interprovincial ferry services and their terminals under federal jurisdiction.

The Agency publishes a guide for air travellers with disabilities: *Taking Charge of the Air Travel Experience.* To get the guide or other information please contact:

Accessible Transportation Directorate
Canadian Transportation Agency
15 Eddy Street
Hull QC K1A 0N9

Telephone: 1-800-883-1813 (toll free)
TTY: 1-800-669-5575 (toll free)
Fax: (819) 953-6019
Internet: www.cta-otc.gc.ca

Transport Canada works toward making travel easier for seniors and persons with disabilities through policy development, research, and sharing information. The Department also administers an *Intercity Bus Code of Practice*; one of its components is a complaint procedure regarding accessibility and service where parties try to mediate the issue prior to any formal action being taken. For more information:

Accessible Transportation Unit
Transport Canada
Place de Ville, Tower C
26th Floor, Area C, ACCF
Ottawa ON K1A 0N5

Telephone: 1-800-665-6478 (toll free)
TTY: 1-800-823-3823 (toll free)
Fax: (613) 991-6422
E-mail: accessibility@tc.gc.ca
Internet: www.tc.gc.ca/pol/en/accessibility/default.htm

Assistive Devices

Industry Canada knows that seniors want to stay independent for as long as possible. For this reason, it works with governments, universities, hospitals, the industry and others to find new technologies that can serve seniors. Some of this research results in new products, services and devices.

The *Assistive Devices Industry Office* (ADIO) supports businesses that make affordable devices and systems which help seniors and people with disabilities live more independently. ADIO works to promote accessibility by: taking part in the work of standard-setting organizations, being at trade shows and conferences and letting people know that Industry Canada supports the assistive devices industry (and therefore people with disabilities and seniors) through partnerships and policy planning. For more information:

ADIO – Assistive Devices Industry Office
Industry Canada
P.O. Box 11490, Station H
Ottawa ON K2H 8S2

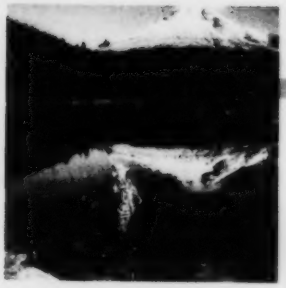
Telephone: (613) 990-4316
Fax: (613) 998-5923
Internet: Strategis.ic.gc.ca/adio

Employability Assistance

The *Employability Assistance for People with Disabilities* (EAPD) *Initiative*, at **Human Resources Development Canada**, is carried out through bilateral agreements with the Provinces and Territories. In this way, the federal government contributes to provincial programs that enable handicapped persons to prepare for, find and retain employment. For more information:

Office for Disability Issues
Social Development Directorate
Human Resources Development Canada
Hull QC K1A 0M5

Telephone: 1-800-665-9017 (toll free)
(819) 997-2412 (National Capital Region)
TTY: 1-800-561-9706 (toll free)
Fax: (819) 997-2073
Internet: www.hrdc-drhc.gc.ca/sdd-dds/odi/menu/home.shtml



Environment

Protecting the Canadian territory from pollution and preserving its resources and diversity is the business of governments, industry and of every Canadian citizen.

Protection and Conservation

Environment Canada is the federal government department responsible for preserving and enhancing the quality of the natural environment (including water, air and soil quality); conserving Canada's renewable resources; conserving and protecting Canada's water resources; carrying out meteorology; enforcing the rules made by the Canada-United States International Joint Commission relating to boundary waters; and coordinating environmental policies and programs for the federal government.

Environment Canada encourages environmental activities through various programs and information services that you will find listed under *Volunteer Activities.* For general information on the programs, services and publications of Environment Canada:

Inquiry Centre
Environment Canada
351 St. Joseph Blvd.
Hull QC K1A 0H3

Telephone: 1-800-668-6767 (toll free)
(819) 997-2800 (National Capital Region)
TTY: (819) 994-0736
Fax: (819) 953-2225
E-mail: enviroinfo@ec.gc.ca
Internet: www.ec.gc.ca

Weather

Environment Canada provides updated weather conditions and local forecasts through media (specialized weather channels, television, radio, print), the Internet (weather.ec.gc.ca) and weather offices and centres throughout Canada (look in the blue pages of your telephone book under *Government of Canada* for the weather office or centre nearest you).

Travel, Immigration

The federal government is responsible for regulating and enabling immigration, facilitating the free movement of Canadians abroad and protecting Canadian health and trade.

Passports and Other Travel Documents

Passports

You can get a passport application at any post office, passport office or on the www.ppt.gc.ca website. Passports are issued (for a fee) by the Passport Office at the **Department of Foreign Affairs and International Trade** and are valid for five years. To apply in person for a passport, go to one of the regional offices listed in your telephone book under *Government of Canada.* If you mail your passport application, send it to:

Passport Office
Department of Foreign Affairs and International Trade
Ottawa ON K1A 0G2

For more information, please call: 1-800-567-6868 (toll free)
(613) 994-3500 (National Capital Region)

Visas and tourist cards

Certain countries require visas (permits to enter or leave the country) or tourist cards. For more information call your travel agent, tourist board or airline, or contact the embassy or consulate of the country you wish to visit. The following numbers offer travel and advisory information:
Canada:1-800-267-6788 (toll free); National Capital Region (613) 944-6788.
Internet: www.voyage.dfait-maeci.gc.ca/passport/menu.asp.

You can also get useful information and advice on passports and visas, medical needs (vaccination, medication, etc.), extra health insurance, money matters, etc. through a booklet called *Bon Voyage, but...* available at your nearest passport office or by writing or calling:

InfoCentre
Department of Foreign Affairs and International Trade
125 Sussex Drive
Ottawa ON K1A 0G2

Telephone: 1-800-267-8376 (in Canada, toll free)
(613) 944-4000 (National Capital Region)
Internet: www.dfait-maeci.gc.ca

Travel Health

Health Canada's *Travel Medicine Program* (TMP) works to protect the health of Canadians travelling abroad. It is responsible for providing the following travel health information for persons travelling outside Canada:

- current information on international disease outbreaks;
- immunization recommendations for international travel;
- general health advice for international travellers; and
- disease-specific treatment and prevention guidelines.

Information can be obtained 24 hours-a-day through the FAXlink or through the Internet. This information is specifically designed for persons planning to travel internationally and for travel medicine professionals who provide counsel to international travellers. For information:

Travel Medicine Program
Centre for Emergency Preparedness and Response
Health Canada

Telephone: (613) 957-8739
FAXlink: (613) 941-3900
Internet: www.TravelHealth.gc.ca

Customs Information

The **Canada Customs and Revenue Agency** (CCRA) produces a useful brochure titled *I Declare.* This brochure is free and can be obtained at any Canada Customs and Revenue Agency office, travel agency, border point, airport or passport office. It explains what and how much you are entitled to bring back to Canada from your travels.

For general customs information, call the Automated Customs Information Service (ACIS), a computerized, 24-hour phone service that automatically answers all incoming calls and provides recorded information on many common topics. If you call ACIS during office hours, you can also speak directly to an agent if you need more specific information. Office hours are: 8 a.m. to 4 p.m. You can also access an electronic version of all ACIS messages on CCRA website.

ACIS telephone from within Canada: 1-800-461-9999 (toll free)
ACIS telephone from outside Canada: (204) 983-3500 or (506) 636-5064
Internet: www.ccra-adrc.gc.ca/customs/

National Capital

Canadians across the land and visitors from all over the world visit our Capital. The *National Capital Commission*'s (NCC) mandate is to help develop and embellish the Capital Region. The NCC maintains a telephone line and information centre on the activities and events in the Capital. If you are visiting the Capital and would like help to plan your trip, please contact:

Capital InfoCentre
90 Wellington Street
Ottawa ON K1P 5A1

Telephone: 1-800-465-1867 (toll free)
(613) 239-5000 (National Capital Region)
Internet: www.capcan.ca

National Parks and Historic Sites

Parks Canada is responsible for the protection and presentation of Canada's heritage sites, national parks, national historic sites and marine conservation areas. National parks are part of a country-wide system of representative natural areas of Canadian significance that are protected for public understanding, appreciation and enjoyment, while being maintained for future generations. National historic sites are places deemed to be of national historic significance to Canada. To plan a trip to one of Canada's national parks or sites, contact the park or site directly or:

Parks Canada National Office
25 Eddy Street
Hull QC K1A 0M5

Telephone: 1-888-773-8888 (toll free)
(819) 997-8997 (National Capital Region)
Fax: (819) 953-8770
E-mail: parks_webmaster@pch.gc.ca
Internet: www.parkscanada.gc.ca

Travel Discounts

Parks Canada offers a senior citizen discount on entry fees. Visitors 65 years or over who show proof of age can obtain a 25% discount on entry fees to any national park or national historic site administered by Parks Canada. The discount does not apply

to other services, such as camping, lockage, mooring or guided tours. For more Parks Canada information, please contact the park directly or:

Parks Canada
6th Floor, 25 Eddy Street
Hull QC K1A 0M5

E-mail: doug_tapley@pch.gc.ca
Internet: www.parkscanada.gc.ca

Via Rail offers reduced rates to passengers 60 years and over. This seniors' discount applies to all Via Rail published rates for travel within Canada. You need to show proof of age. If you need help to travel, you can reserve a seat free of charge for your escort. To get this service, seniors must show a medical certificate or card from a recognized association. Via Rail offers a wide range of services to passengers with special needs. Check the availability of the type of service you need then you reserve.

Telephone: 1-888-842-7245 (toll free)
TTY: 1-800-268-9503 (toll free)
(416) 368-6405 (Toronto area)
Internet: www.viarail.ca

Citizenship and Immigration

Information on Canadian immigration or citizenship is available on the **Citizenship and Immigration Canada** (CIC) website or through its Call Centres 24 hours a day, 7 days a week. Contact the Call Centre nearest you: Montréal (514) 496-1010; Toronto (416) 973-4444; Vancouver (604) 666-2171. If you are anywhere else in Canada, please call toll-free 1-888-242-2100.

NOTE: The person who answers your call does ***not*** make decisions. Applications go to the Case Processing Centre for decisions.

To get print versions of CIC publications, such as *How to Become a Canadian Citizen* and *How to Prove You Are a Canadian Citizen*, please send your request to:

Distribution Services
Communications Branch
Citizenship and Immigration Canada
Ottawa ON K1A 1L1

TTY: 1-888-576-8502 (7:00 a.m. to 7:00 p.m. Ottawa time, toll free)
Fax: (613) 954-2221
Internet: www.cic.gc.ca

Volunteer Activities

Leading an active, meaningful life can increase your health and well-being. Seniors in Canada are active volunteers. Several federal government programs encourage these activities.

National Museums

Most federal museums rely on volunteers or "Friends of the Museum" to carry out fundraising, research, tours and other public activities. Contact the museum to get information (see *National Museums* under *Canadian Culture*).

Letter Carrier Alert Program

In some communities, letter carriers team up with local volunteer groups to help make sure seniors and disabled persons are safe. Through the *Letter Carrier Alert Program*, letter carriers report if mail or newspapers are left at the person's door and if something seems out of the ordinary. Interested communities or individuals should contact their local post office to find out whether letter carriers in their area take part in the program.

Parks Canada Volunteer Program

Parks Canada's *National Volunteer Program* invites Canadians of all ages to get involved in activities such as research, looking after the environment and informing the public. Individuals collect information on archaeology and wildlife; carry out clean up and recycling campaigns; involve local communities to take care of the environment; act as hosts at campgrounds in several Canadian parks to welcome and inform visitors. To get more information on the range of programs in which seniors can take part, please contact your local national park or national historic site, or write or call:

Coordinator
National Volunteer Program
Parks Canada
Ottawa ON KlA 0M5

Telephone: (819) 994-5127
Internet: www.parkscanada.gc.ca

Parks Canada also works with a group of 50 volunteer, non-profit organizations that work to protect and preserve Canada's environment and heritage. These *Co-operating Associations* support and enhance visitor activities, programs and projects. Using the skills of local residents, associations help visitors understand the importance of a particular national park, historic site or historic canal, operate outlets that sell books, traditional crafts and other things that relate to the park and local area, publish books and information about the natural and human history of the region, and run programs to create awareness of the environment and local heritage.

If you wish to join a Co-operating Association in your area or to create a new one, please contact your local national park or national historic site, or write or call:

National Coordinator
Co-operating Associations
Parks Canada
Ottawa ON K1A 0M5

Telephone: (819) 994-2699
Fax: (819) 953-4704
E-mail: Gary_Lindfield@pch.gc.ca

Environment Canada Programs

Environment Canada encourages environmental activities through various programs and information services. The *EcoAction Community Funding Program* offers funding for non-profit groups creating community-based environmental projects. The *What You Can Do* website has links to resources from Environment Canada and all across the country, along with countless ideas and networking opportunities to encourage and support local environmental action.

For general information on the programs, services and publications of Environment Canada:

Inquiry Centre
Environment Canada
351 St. Joseph Boulevard
Hull QC K1A 0H3

Telephone: 1-800-668-6767 (toll free)
(819) 997-2800 (National Capital Region)
Fax: (819) 953-2225
E-mail: enviroinfo@ec.gc.ca
Internet: EcoAction: www.ec.gc.ca/ecoaction
What You Can Do: www.ec.gc.ca/eco

Community Volunteer Income Tax Program

The **Canada Customs and Revenue Agency** (CCRA – formerly called Revenue Canada) teaches volunteers how to complete basic tax returns for low-income individuals with simple tax situations. If you want to help out in your community, or you want more information about this free program:

Telephone: 1-800-959-8281 (toll free)
TTY: 1-800-665-0354 (toll free)
Internet: www.ccra-adrc.gc.ca/volunteer

Voluntary Sector Network Support Program (VolNet)

This is a Government of Canada program administered by **Industry Canada**. It involves the federal government and the public, private and voluntary sectors to improve the voluntary sector's access to information technology and to the skills and tools they need to play a stronger role in Canadian society.

Individual voluntary organizations interested in benefiting from VolNet need to contact a VolNet Delivery Agency in their region or sector. Incorporated non-profit organizations from all fields of activity within the voluntary sector are able to apply. The Delivery Agency contacted will use an approved selection process to assess eligibility and determine whether it is able to provide VolNet services to an organization.

The VolNet Service Package includes three components:

- Internet access and support services – basic Internet account for one year;
- computer equipment needed to connect to the Internet – 50 percent of the cost of the equipment is covered by Industry Canada (up to a maximum specified by VolNet), with the VolNet participant organizations paying the balance of costs; and
- basic Internet skills development – to get online and start using the Internet.

For more information, please contact:

VolNet Program
Industry Canada

Telephone: 1-800-575-9200 (toll free)
TTY: 1-800-465-7735 (toll free)
E-mail: volnet@ic.gc.ca
Internet: www.volnet.org

Congratulatory Messages

Family members or friends can obtain a senior's birthday or wedding anniversary congratulatory message from the Queen and/or the Governor General, and from the Prime Minister.

Messages from the Queen and Governor General

To get a congratulatory message from the **Queen**, the person must be having a birthday of 100 years or more, or a 60th (or over) wedding anniversary. The Messages from the Queen will be mailed two weeks before the date. To get the Queen's message on time, you must mail your request to the address provided below, along with proof of birth or marriage, at least eight weeks before the anniversary date.

For a 100th (and over) birthday: you will need to supply one of the following three documents: a photocopy of the birth certificate; or certification of the date of birth by either a member of the clergy or a notary public; or the individual's Old Age Security Number.

For a 60th (and over) wedding anniversary: you will need to supply one of the following three documents: a photocopy of the wedding certificate; or certification of the date of marriage by either a priest, minister, rabbi, or the Provincial Registrar's Office, or a notary public; or an official document or dated newspaper clipping of a previous wedding anniversary.

You can also ask for congratulatory messages from the **Governor General**. The Governor General ***does not*** need proof of age for birthday celebrants 90 or older, or 50th (or later) wedding anniversaries. You will receive the message in 6 to 8 weeks.

To write or ask for messages from the Queen or Governor General, please contact:

The Anniversary Section
Office of the Secretary to the Governor General
Government House
1 Sussex Drive
Ottawa ON K1A 0A1

Telephone: (613) 993-2913, (613) 993-8164
Fax: (613) 990-7636

Messages from the Prime Minister

Are you or someone you know celebrating a 25th, 30th, 35th, 40th, or 45th wedding anniversary? If so, you can ask for a *letter* of congratulation from the Prime Minister. Seniors who celebrate a wedding anniversary of 50 or more years can get a congratulatory *certificate.*

You can also ask for congratulatory *letters* for those who celebrate their 65th and 70th birthdays. The Prime Minister sends congratulatory *certificates* to birthday celebrants 75 and over. You must ask for these six weeks before the celebration.

You can also get a *special message* from the Prime Minister for other events such as retirement from the Public Service or for a Canadian Association Special Event or Celebration. Please send the request for a special message at least two weeks in advance.

Please send your requests to:

Executive Correspondence Unit
Room 105
Langevin Block
Ottawa ON K1A 0A3

Questions about wedding anniversaries and birthdays:
Telephone: (613) 941-6880
Fax: (613) 941-6901

Questions about special messages:
Telephone: (613) 941-6861
Fax: (613) 941-6900

E-mail: pm@pm.gc.ca

Veterans

Veterans Affairs Canada offers many services and benefits to: war veterans, certain civilians with theatre war service, and some still-serving as well as former members of the Regular or Reserve Force and their families who receive a pension for a service disability.

Veterans Affairs Canada

Veterans Affairs Canada (VAC) services and benefits include: disability pensions, pensions for eligible dependants and survivors, War Veterans Allowance, home care services, long-term care, treatment benefits, counselling, personalized case planning, medical needs assessment, advice, information and referral, legal help with pension or allowance matters, help with the cost of funerals and burials, and commemoration of those who gave their lives. Many of these services are described below.

For more information on these services and benefits, please contact the Veterans Affairs district office nearest you. This office will be listed in the Government of Canada section of your telephone directory. You may also write to the Veterans Affairs head office or visit the website:

Veterans Affairs Canada
P.O. Box 7700
Charlottetown PE C1A 8M9

Internet: www.vac-acc.gc.ca

Health Care Benefits

Eligible veterans and other qualified clients can get health care benefits under the *Veterans Health Care Regulations.* These benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment and other community health care services and benefits. Disability pensioners can get treatment benefits, such as prescription drugs that are for their pensioned conditions. Treatment benefits may also be provided to clients for non-pensioned conditions if they are not paid for by a provincial health plan and the VAC client is getting services under the Veterans Independence Program, or when the veteran or eligible civilian has a limited income as set out by the *War Veterans Allowance Act.*

Long-Term Care

The long-term care program at VAC provides eligible veterans with access to a bed in a long-term care facility at departmental expense. In order to access this program, veterans must meet certain eligibility requirements such as war service, pensioned disability, and income as well as having been assessed as requiring long-term care. VAC has contracts with the provinces for more than 3,740 priority access beds across Canada. VAC also has 560 beds in its only remaining facility, Ste-Anne's in Montréal. Eligible veterans may also access beds in community facilities through the Veterans Independence Program (VIP). Currently, there are approximately 3,500 veterans receiving long-term care through VIP.

Veterans Independence Program

The *Veterans Independence Program* (VIP) helps veterans to stay independent and improve their quality of life. Together with other government programs, VIP helps clients to remain healthy and living in their own homes and communities as long as possible. VIP offers eligible veterans home care and community-based long-term care. This includes professional health care, help with preparing meals, housekeeping, yard work, home adaptation, transportation and day care facilities.

The following individuals may be able to get benefits from the Veterans Independence Program:

- veteran pensioners with health needs because of their war disabilities;
- veterans 65 years or older who are receiving the War Veterans Allowance (WVA);
- veterans 65 years or older who would be getting WVA if they or their spouse were not getting benefits under the Old Age Security Act; or
- Canada service veterans who meet specific service, age and income requirements.

If a married VIP recipient dies, Veterans Affairs Canada will still cover, for one year, the cost of housekeeping and yard services for the surviving spouse or surviving common-law partner of the veteran. The veteran must have been getting these services at the time of his or her death.

War Veterans Allowance Program

Veterans of the Canadian Armed Forces or the Merchant Navy and qualified civilians may apply for the *War Veterans Allowance Program* (WVA). This program offers financial help. Eligibility is based on wartime service, age, income and residence. Applicants must live in Canada when they apply. Veterans of Commonwealth or Allied forces must have been living in Canada at the time they joined that force. Surviving spouses, surviving common-law partners and orphans can also get the allowance if the deceased veteran or civilian had the war-related status needed.

Male applicants must be 60 years of age; female applicants must be 55. Applicants who are unable to support themselves fully may apply at an earlier age. The allowance is income-tested, which means that applicants must prove they need the money. Program administrators take all sources of income into account to make their decision.

Health Services and Promotion

Health Services are designed to provide for a continuum of care to enhance the quality of life of VAC clients, promote independence, as well as to ensure that health professionals and multi-disciplinary delivery teams are available to develop care plans and respond to client needs. Services include referral, information services, assessment, counselling, follow-up and monitoring.

VAC wants to make sure its programs and services help veterans stay healthier and improve their quality of life. The focus of its health services is on what clients need to keep them healthy, while educating them on preventive measures that can help safeguard their health, independence and prevent illness, injury and disease.

Assistance Fund

The *Assistance Fund* (AF) gives funding to people who get War Veterans Allowance (WVA) and live in Canada, to meet emergency needs that threaten their health and/or safety. If such recipients have no other resources, they can get grants for up to $500 per year for emergencies that affect shelter, clothing and health or for the repair or replacement of appliances and furnishings.

Disability Pensions

Wartime veterans, still-serving and former members of the Canadian Armed Forces and the Royal Canadian Mounted Police, as well as former members of the Merchant Navy may receive pensions for service-related disabilities. Prisoner of War (POW) compensation is paid to qualified former POWs.

Special Allowances are paid to disability pensioners and POWs who need attendants, have special clothing needs, or are very disabled. Extra pension or compensation is paid to disability pensioners and POWs for eligible dependants. Certain survivors of disability pensioners and POWs may also be paid a pension.

Civilians, whose jobs during the Second World War were related to the war effort, may also qualify for pensions for disability or death. Those civilians include members of the Voluntary Aid Detachment and Auxiliary Services personnel.

Funerals, Burials and Grave Markers

Veterans Affairs Canada offers assistance through the *Last Post Fund* to help pay for the funeral, burial and grave marking of eligible veterans and some civilians. This includes the cost of: preparing the remains; a standard Departmental casket; public viewing; transporting the remains locally; an earthen burial plot; care of the plot (perpetual care); and a military style grave marker.

The *Last Post Fund*, founded in 1909 in Montréal, Quebec, is a non-profit corporation sustained by Veterans Affairs Canada and private donations. Its purposes are: to ensure that no war veterans or civilians who meet wartime service eligibility criteria are denied a dignified funeral and burial for lack of sufficient funds; to provide funeral and burial benefits to wartime and peacetime disability pensioners who die either from a pensioned condition or a condition that can be related to military service; and to provide grave headstones for war veteran graves that have been unmarked for more than five years. For information on the Branch office in your area, please contact:

The Last Post Fund National Office
685 Cathcart Street, Suite 503
Montréal QC H3B 1M7

Telephone: 1-800-465-7113 (toll-free)
Internet: lastpostfund.ca

Provincial/Territorial Offices For Seniors

Most provinces and territories produce a guide for seniors (titles in italics below). To learn more about provincial and territorial services available to seniors, or to obtain a guide, you may write directly to the appropriate address below:

ALBERTA

"Programs and Services for Seniors 2001"

Alberta Community Development
Seniors Division
Box 3100, Station Main
Edmonton AB T5J 4W3

Telephone: (780) 427-7876
1-800-642-3853 (toll free inside Province)
TTY: (780) 422-1820
1-800-232-7215 (toll free inside Province)
Fax: (780) 422-5954
E-mail: webeditor@mcd.gov.ab.ca
Internet: www.gov.ab.ca/mcd/seniors/ seniors.htm

BRITISH COLUMBIA

"Information For Seniors"

Office for Seniors
Ministry of Health and Minister
Responsible for Seniors
1-2 1515 Blanshard Street
Victoria BC V8W 3C8

Telephone: (250) 952-1238
1-800-663-7867 (toll free inside Province)
Fax: (250) 952-1159
E-mail: seniors@moh.hnet.bc.ca
Internet: www.hlth.gov.bc.ca/seniors

MANITOBA

"Manitoba's Seniors Guide"

Manitoba Seniors Directorate
Room 822, 155 Carlton Street
Winnipeg MB R3C 3H8

Telephone: (204) 945-6565
1-800-665-6565 (toll free inside Province)
Fax: (204) 948-2514
Internet: www.gov.mb.ca/sd

NEW BRUNSWICK

"Seniors Guide to Services and Programs"

Department of Family and
Community Services
Support and Maintenance
P.O. Box 5100
520 King St., 4th Floor, Carleton Place
Fredericton NB E3B 5G8

Telephone: (506) 457-6811
Fax: (506) 453-2082
Internet: intranet.gnb.ca/fcs-sfc

NEWFOUNDLAND

Department of Health and Community Services
P.O. Box 8700
Confederation Building
St. John's NF A1B 4J6

Telephone: (709) 729-6243
Fax: (709) 729-5824
Internet: www.gov.nf.ca/health

NOVA SCOTIA

"Programs For Seniors"

Senior Citizens' Secretariat
4th Floor, Dennis Building
1740 Granville Street, P.O. Box 2065
Halifax NS B3J 2Z1

Telephone: (902) 424-0065
1-800-670-0065 (toll free inside Province)
Fax: (902) 424-0561
E-mail: whitevj@gov.ns.ca
Internet:
www.gov.ns.ca/health/seniors/senior1.htm

ONTARIO

Ontario Seniors Secretariat
6th Floor, Ferguson Block
77 Wellesley Street West
Toronto ON M7A 1R3

Information and Referral Service for Vulnerable Persons with Disabilities and Vulnerable Seniors in Ontario:
Telephone: (416) 482-4359
1-800-665-9092 (toll free inside Province)
TTY: 1-800-387-5559 (toll free)
Seniors Infoline
Telephone: 1-888-910-1999 (toll free inside Province)

NORTHWEST TERRITORIES

"Programs and Services for N.W.T. Seniors"

Consultant, Residential Care
Community Wellness Programs
Department of Health and Social Services
Government of the Northwest Territories
P.O. Box 1320
Yellowknife NT X1A 2L9

Telephone: (867) 873-7925
Fax: (867) 873-7706
E-mail: dianne_mercredi@gov.nt.ca
Internet: www.hlthss.gov.nt.ca

NUNAVUT

Department of Culture, Language, Elders and Youth
Box 1000, Station 800
Iqaluit NU X0A 0H0

Telephone: (867) 975-5500
Fax: (867) 975-5504
E-mail: clevi@gov.nu.ca

PRINCE EDWARD ISLAND

Department of Health and Social Services
Acute and Continuing Care Division
P.O. Box 2000
16 Garfield Street
Charlottetown PE C1A 7N8

Telephone: (902) 368-6506
Fax: (902) 368-6136
Internet: www.gov.pe.ca/seniors

SASKATCHEWAN

Program Support Unit
Community Care Branch
Saskatchewan Health
3475 Albert Street
Regina SK S4S 6X6

Telephone: (306) 787-1509
Fax: (306) 787-7095
E-mail: lweiman@health.gov.sk.ca
Internet: www.health.gov.sk.ca

QUEBEC

"55+"

Ministère des Relations avec les citoyens et de l'Immigration
360 McGill Street, Suite 2.09
Montréal QC H2Y 2E9

For information on where to obtain the guide, call *Communication Québec*:
Telephone: (819) 772-3232
1-800-363-1363 (toll free inside Province)
Fax: (819) 772-3971

YUKON

"Information Please... A Handbook for Yukon Seniors and Elders"

Coordinator, Seniors Information Centre
(Yukon Council on Aging)
4061B - 4th Avenue
Whitehorse YN Y1A 1H1

Telephone: (867) 668-3383
Fax: (867) 668-6745
E-mail: ycoa@yknet.yk.ca
Internet:
users.yknet.yk.ca/yukonseniors/index.html

Seniors Organizations Across Canada

The following is a list of the major seniors' organizations representing seniors across Canada. Your municipality can put you in touch with local and regional groups.

Assemblée des aînés et aînées francophones du Canada
P.O. Box 198
Pointe de l'Église NS B0W 1M0

Telephone: (902) 837-1081
Fax: (902) 837-1082
President: Mr. René Toupin
E-mail: bureau@aafc.ca
Internet: www.franco.ca/aafc

Canadian Pensioners Concerned Inc.
National Division
829 Naroch Blvd.
Pickering ON L1W 1T1

Telephone: (905) 839-3857
Fax: (905) 839-3857
President: Ms. Barbara Black
E-mail: lbar@idirect.com

Association québécoise de défense des droits des personnes retraitées et préretraitées (AQDR)
1931 Sherbrooke West
Montréal QC H3H 1E3

Telephone: (514) 935-1551
Fax: (514) 937-7371
President: Mme Huguette Beauchamp
Internet: www.aqdr.qc.ca

Quebec Alliance of Retirees and Seniors Associations
3 Cummings Square
Montréal QC H3W 3E8

Telephone: (514) 342-1234, ext. 7221
Fax: (514) 739-6899
President: Ms. Ann Gagnon
E-mail: coaliti@cam.org
Internet: riaq.uqam.ca

Canadian Association on Gerontology
100-824 Meath Street
Ottawa ON K1Z 6E8

Telephone: (613) 728-9347
Fax: (613) 728-8913
President: Dr. Pierre Soucie
E-mail: info@cagacg.ca
Internet: www.cagacg.ca

Congress of Union Retirees of Canada
2841 Riverside Drive, 4th Floor
Ottawa ON K1V 8X7

Telephone: (613) 526-7422
Fax: (613) 521-3113
President: Ms. Edith M. Johnston
E-mail: curc@clc-cta.ca

Canada's Association for the 50+
27 Queen Street East, Suite 1304
Toronto ON M5C 2M6

Telephone: 1-800-363-9736 (toll free)
(416) 363-8748
Fax: (416) 363-8747
President: Ms. Lillian Morgenthau
Internet: www.50plus.com
E-mail: publicrelations@50plus.com

Fédération de l'âge d'or du Québec (FADOQ)
4545 Pierre-de-Coubertin Avenue
P.O. Box 1000, Station M
Montréal QC H1V 3R2

Telephone: (514) 252-3017
Fax: (514) 252-3154
President: Mr. François Legault
E-mail: fadoq@fadoq.ca

Federal Superannuates National Association
1052 St. Laurent Blvd.
Ottawa ON K1K 3B4

Telephone: (613) 745-2559
Fax: (613) 745-5457
Exec. Dir.: Mr. Jean-Guy Soulière
E-mail: info@fsna.com
Internet: www.fsna.com

Help the Aged Canada
1300 Carling Avenue, Unit 205
Ottawa ON K1Z 7L2

Telephone: 1-800-648-1111 (toll free)
(613) 232-0727
Fax: (613) 232-7625
Chairman: Mr. William Purdom
E-mail: helpage@cyberus.ca
Internet: www.cyberus.ca/~helpage

The Royal Canadian Legion Dominion Command (National Office)
359 Kent Street, 6th Floor
Ottawa ON K2P 0R7

Telephone: (613) 235-4391
Fax: (613) 563-1670
President: Mr. Bill Barclay
E-mail: info@legion.ca
Internet: www.legion.ca

National Advisory Council on Aging
Jeanne Mance Building
Address Locator 1908A1
Ottawa ON K1A 1B4

Telephone: (613) 957-1968
Fax: (613) 957-9938
Chair: Ms. Patricia Raymaker
E-mail: seniors@hc-sc.gc.ca
Internet: www.naca.ca

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National Pensioners and Senior Citizens Federation
P.O. Box 37
Boylston NS B0H 1G0

Telephone: (416) 251-7042
Fax: (902) 533-2386
President: Mr. Curtis DeCoste
E-mail: helen.decoste@ns.sympatico.ca

Older Women's Network
115 The Esplanade
Toronto ON M5E 1Y7

Telephone: (416) 214-1518
Fax: (416) 214-1541
Coordinator: Ms. Susan Clancy
E-mail: info@olderwomensnetwork.org
Internet: www.olderwomensnetwork.org

Please Help Us Make This Guide Better...

Health Canada's Division of Aging and Seniors welcomes any suggestions that would help make this practical guide more useful for seniors and those who work with them. There are many ways to reach us with your comments.

- You can simply clip this page, fold it in three, secure with tape, put a stamp on it and mail;
- You can fax the sheet to (613) 957-9938; or
- You can e-mail your comments to: seniors@hc-sc.gc.ca

Usefulness of the Guide

How would you rate the information contained in the Guide?

Very useful ☐
Useful ☐
Not very useful ☐
Not useful at all ☐

Organization of the Guide

How easily were you able to locate the information you needed in the Guide?

Very easily ☐
Easily ☐
Not very easily ☐
Not at all easily ☐

Where did you hear about the Guide?

_____

_____

How did you obtain a copy of the Guide?

I picked it up from a display ☐
I received a copy in the mail ☐
I requested it from Health Canada ☐
Other (please specify) ☐

_____

_____

_____

What else would you like to see in a guide describing the federal government's programs and services for seniors?

_____

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How else could we make this Guide better?

_____

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Our thanks for taking the time to answer our questionnaire. Your answers and comments will be very useful in preparing the next edition of the ***Seniors Guide to Federal Programs and Services.***

The Division of Aging and Seniors
Health Canada

Health Canada
Division of Aging and Seniors
Jeanne Mance Building, 8th Floor
Address locator 1908A1
Ottawa, Ontario
K1A 1B4

Alphabetical Index by Subject

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